

File 348:EUROPEAN PATENTS 1978-2004/May W03

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File 349:PCT FULLTEXT 1979-2002/UB=20040520,UT=20040513

(c) 2004 WIPO/Univentio

Set	Items	Description
S1	1	(B2B OR BUSINESS(1W)BUSINESS OR BTOB) (5N) (CREDIT() (APPLICATION? OR REQUEST?))
S2	299	(LINE(1W)CREDIT? ? OR CREDIT) (5N) (EXTENSION? OR EXTENDE?)
S3	1350	(BARTER? OR EXCHANG? OR TRADE? ? OR TRADING OR SWAP? ? OR - SWAPPING) (5N) (SCORE? ? OR SCORING OR EVALUAT? OR RATING?)
S4	29299	(PRODUCT? ? OR SERVICE? ? OR VALUE? ? OR CREDIT) (5N) (SCORE? ? OR SCORING OR SCORING OR EVALUAT? OR RATING?)
S5	0	AU=(HEURING, K? OR HEURING K?)
S6	0	S1(S) (S3 OR S4)
S7	51	(B2B OR BUSINESS(1W)BUSINESS OR BTOB) (S) (S2 OR S3 OR S4)
S8	48	S7 AND IC=G06F
S9	29	S8 NOT PLUG?
S10	290	CREDIT() (APPLICATION? OR REQUEST?)
S11	65	S10(S) (S2 OR S3 OR S4)
S12	64	S11 NOT S9
S13	56	S12 AND IC=G06F
S14	41	S13 NOT PLUG?
S15	18	S2(S) (S3 OR S4)
S16	15	S15 NOT (S9 OR S14)
S17	13	S16 AND IC=G06F

9/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01049130 \*\*Image available\*\*

**METHOD AND APPARATUS FOR MONITORING EVENTS CONCERNING RECORD SUBJECTS ON BEHALF OF THIRD PARTIES**

**PROCEDE ET APPAREIL DE SUIVI D'EVENEMENTS CONCERNANT DES SUJETS D'ENREGISTREMENT AU NOM DE TIERS**

Patent Applicant/Assignee:

LICENSE MONITOR INC, 169 S. Main Street #350, New City, NY 10956, US, US  
(Residence), US (Nationality)

Inventor(s):

GARVEY Michael A, 65 Congers Road, New City, NY 10956, US,  
ETWARU Dharmendra, 90-24 210th Street, Queens Village, NY 11428, US,

Legal Representative:

RETTTER James A (et al) (agent), Ware, Fressola, Van Der Sluys & Adolphson  
LLP, 755 Main Street, P.O. Box 224, Monroe, CT 06468, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200379151 A2-A3 20030925 (WO 0379151)

Application: WO 2003US7504 20030312 (PCT/WO US03007504)

Priority Application: US 2002364888 20020313

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6883

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... the credit worthiness of

individuals. Some specific examples include using the invention to monitor the **credit rating** of bonded employees of a company, such as bonded employees of an armored car money...For example, a security guard who has run up a gambling debt, and so whose **credit rating** has been directly or indirectly affected, might be more tempted to steal some of the...

...is supposed

to guard. Thus, the invention would be used to obtain at regular intervals **credit ratings** from a **credit** reporting bureau on behalf of the employer of the bonded employees, who assumedly would have given the employer authority to ask for such **credit ratings**, and would then provide event notification to the employer as described in the case of...records in the way of tailored event notification, risk metrics, and information parsing suitable for **business -to- business** communications, as mentioned or described below. The key to understanding useful applications of the invention...

9/3,K/2 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00983597

**ONLINE TRANSACTION RISK MANAGEMENT**  
**GESTION DES RISQUES ASSOCIES A UNE TRANSACTION ELECTRONIQUE**

Patent Applicant/Assignee:

GOLDMAN SACHS & CO, One New York Plaza, New York, NY 10004, US, US  
(Residence), US (Nationality)

Inventor(s):

LAWRENCE David, 85 Broad Street, New York, NY 10004, US,  
JUNNARKAR Ajay, 85 Broad Street, New York, NY 10004, US,

Legal Representative:

FELLER Mitchell S (et al) (agent), Clifford Chance Rogers & Wells LLP,  
200 Park Avenue, New York, NY 10166, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200312589 A2-A3 20030213 (WO 0312589)

Application: WO 2002US24123 20020730 (PCT/WO US02024123)

Priority Application: US 2001919413 20010731

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6804

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... transaction and the type of transaction which will be executed.

Online retailers or wholesalers; individuals; **business to business**  
suppliers; government entities; trading forums; online auctions; bank and  
non-bank financial institutions, including: investment...

...broker-dealers, and securities and commodities trading firms), asset  
management companies, hedge funds, mutual funds, **credit rating**  
funds, securities **exchanges** and bourses; institutional

9/3,K/3 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00978063

**TRANSPPOSITION AND EXCHANGE OF MERCHANDISING VALUES**  
**TRANSPPOSITION ET ECHANGE DES VALEURS DE DISTRIBUTION**

Patent Applicant/Inventor:

BANDURA Clarence H, P.O Box 811651, Los Angeles CA 90081, US, US  
(Residence), CA (Nationality)

Search Performed by Sylvia Keys 27-May-04

Patent and Priority Information (Country, Number, Date):

Patent: WO 200307109 A2-A3 20030123 (WO 0307109)  
Application: WO 2002US21446 20020710 (PCT/WO US0221446)  
Priority Application: US 2001304079 20010711

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 1666

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... I includes an elec  
tronic and/or in person/manual- customer's or merchant's ( **business** to  
**business** ) entry via electronic and/or mechanical devices and commu  
nications i.e. comput-er(s...MV\$ via the  
merchandising network (MVN).  
a) MV\$ as claimed in claim-3 are **traded** and/or **evaluated** with same,  
other MV9 ...4) MV9 and/or MV\$ (merchandising value dollars) as claimed  
in claim 3  
are auctioned, **traded** , transferred,- **evaluated** ,  
accumulated,-,,)purchased  
for cash or combined with any of same via: in person or an...f Vs and/  
or MV\$ in,a merchant, e-commerce and/or customer account for  
**evaluation** of **exchange** ratios by any of.sam-e-, account holdersioi  
prospective bidders,  
5) A method-of merchandising...with.networking of MVS@ and/or MV\$ and  
having functions of same i.e. transposing, **evaluating** , **trading** ,  
creating and/or identifying entered via an in-person ...bar  
coding, point of sale networks or any o-Cher merchandising, e-com  
me-rce, **B2B** , shopping and/or commerce communicative methods and/or  
devices therein.  
5

9/3,K/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00976166 \*\*Image available\*\*

**SYSTEMS AND METHODS FOR PROVIDING PURCHASE TRANSACTION INCENTIVES**

**SYSTEMES ET PROCEDES DE PRODUCTION D'INCITATIONS A DES TRANSACTIONS D'ACHAT**

Patent Applicant/Assignee:

CAPITAL ONE FINANCIAL CORPORATION, 2980 Fairview Park Drive, Falls  
Church, VA 22042, US, US (Residence), US (Nationality)

Inventor(s):

NORRIS Jeffrey, 4841 Rodman Street, N.W., Washington, D.C. 20016, US,

Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett &  
Dunner, L.L.P., 1300 I Street, N.W., Washington, DC 20005-3315, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200305149 A2-A3 20030116 (WO 0305149)

Application: WO 2002US19802 20020705 (PCT/WO US0219802)  
Priority Application: US 2001897901 20010705  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 11268

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... number, e-mail address, previous address, social security number, date  
of birth, gender, marital status, **business** name, **business** telephone

number, job title, "do not mail" status, **credit** bureau **rating** and last inquiry date, and other authorized user information.

8

Non-card products segment 208...

**9/3,K/5 (Item 5 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00939679 \*\*Image available\*\*

**SYSTEM FOR ANALYZING STRATEGIC BUSINESS DECISIONS**

**SYSTEME ET PROCEDE DE MODELISATION ET D'ANALYSE DE DECISIONS COMMERCIALES STRATEGIQUES**

Patent Applicant/Inventor:

ADLER Richard M, 141 Highland Avenue, Winchester, MA 01890, US, US  
(Residence), US (Nationality)

Legal Representative:

DRUCKER Kevin M (et al) (agent), Hayes Soloway P.C., 130 W. Cushing Street, Tucson, AZ 85701, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200273860 A2-A3 20020919 (WO 0273860)

Application: WO 2002US6922 20020306 (PCT/WO US02006922)

Priority Application: US 2001274328 20010308

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 28505

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... value proposition components, used in

Detennine-Membership-Changes method

Table 4. Exemplary Attributes for EMarketplaces ( **B2B** Marketplaces)

Attribute Description

Name may be used to track instance by symbolic identifier

Market-Share...

**9/3,K/6 (Item 6 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00937180 \*\*Image available\*\*

**WEB BASED SYSTEM AND METHOD FOR MANAGING BUSINESS TO BUSINESS ONLINE TRANSACTIONS**

**SYSTEME ET PROCEDE BASES SUR LE WEB POUR GERER DES TRANSACTIONS EN LIGNE ENTRE ENTREPRISES**

Patent Applicant/Assignee:

SUREPAY LP, 1305 Walt Whitman Road, Suite 120, Melville, NY 11741, US, US  
(Residence), US (Nationality)

Inventor(s):

MOREA Dominic, 229 O'Connell Street, Massapequa, NY 11762, US,  
CAMPBELL Julia, 1600 Mozart Drive, Westlake, OH 44145, US,  
TALWAR Keshav, 1 Bryan Meadow Path, Northport, NY 11768, US,  
ZIRKEL George S, 1616 August Road, North Babylon, NY 11703, US,

Legal Representative:

BEULICK John S (et al) (agent), Armstrong Teasdale LLP, Suite 2600, One  
Metropolitan Square, St.Louis, MO 63102-2740, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200271299 A1 20020912 (WO 0271299)

Application: WO 2001US28884 20010917 (PCT/WO US0128884)

Priority Application: US 2001795958 20010228

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13461

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... in an e-commerce marketplace for buyers and sellers through B2B  
registration.

Currently, no single **credit** review **score** card exists that can be  
leveraged to approve suppliers for payment processing of credit,  
Automated...

...a buyer to a seller with instant credit decision making and certificate  
issuance in a **B2B** Internet market segment. In order to automate the  
on-line registration process that can serve as a single point of entry to  
the **Business to Business** (13213) environment, credit policy needs to  
be developed to encompass all of the payment options...buyers and  
suppliers to quickly establish a B2B account online. The registration  
process includes business **rating service** (s), **credit** review/approval  
for payment processing (when applicable), issuance of corporate and  
individual authentication services, registration...

9/3,K/7 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00934923 \*\*Image available\*\*

**SYSTEM AND METHOD FOR AN AUTOMATED SYSTEM OF RECORD**

**SYSTEME ET PROCEDE DESTINES A UN SYSTEME D'ENREGISTREMENT AUTOMATISE**

Patent Applicant/Assignee:

TRADEACCESS INC, One Bowdoin Square, 7th floor, Boston, MA 02114, US, US  
(Residence), US (Nationality)

Legal Representative:

STRETCH Maureen (agent), 26 Charles Street, Natick, MA 01760, US,

Patent and Priority Information (Country, Number, Date):

Search Performed by Sylvia Keys 27-May-04

Patent: WO 200269074 A2-A3 20020906 (WO 0269074)  
Application: WO 2001US47825 20011030 (PCT/WO US0147825)  
Priority Application: US 2000192735 20001030; US 2000192729 20001030; US  
2000192979 20001030; US 2000192848 20001030  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 23926

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... about 2% of companies worldwide attempting to do business over a  
network use them.

Existing **business** to **business** enterprise application software servers  
tend to have more of a sellers' focus, and, as mentioned...

...allow the buyer to select from listed items and prices. Little or no  
seller marketing, **product**, terms or **service evaluation** information  
is available to the buyer. As mentioned before, a buyer on a mall Website  
...

9/3,K/8 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00924734 \*\*Image available\*\*

**A METHOD FOR MEASURING INTELLECTUAL CAPITAL**

**BILAN ET PROCEDE POUR MESURER UN CAPITAL INTELLECTUEL**

Patent Applicant/Assignee:

ELECTRONIC DATA SYSTEMS CORPORATION, 5400 Legacy Drive, H3-3A-05, Plano,  
TX 75024, US, US (Residence), US (Nationality)

Inventor(s):

STEMMER Donna M, 2728 Regal Road, Plano, TX 75075, US,

GARDNER Mike, 3 Gatcombe Close, Oakwood, Derby DE21 2PZ, GB,

WICK Corey W, 6201 Windhaven Parkway, Plano, TX 75093, US,

Legal Representative:

LINEBERRY Allen Scott (agent), Electronic Data Systems Corporation, 5400  
Legacy Drive, H3-3A-05, Plano, TX 75024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200257872 A2-A3 20020725 (WO 0257872)

Application: WO 2001US50676 20011221 (PCT/WO US0150676)

Priority Application: US 2000257676 20001222; US 200129657 20011220

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

Search Performed by Sylvia Keys 27-May-04



(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 8405

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... partner index. Alternatively,  
Partner Capital 65 may include any other measure that  
might assist the **business** or **business** unit in assigning a  
value to Partner Capital 65. Image in Market 70  
preferably includes market analysis **ratings** or the **value**  
of the business's trademarks. Alternatively, Images in  
Market may include any other measure capable...

9/3,K/9 (Item 9 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00922105 \*\*Image available\*\*

**SYSTEM AND METHOD FOR AUTOMATED, INTERACTIVE DEVELOPMENT NEGOTIATIONS  
SYSTEME ET PROCEDE POUR NEGOCIATIONS ITERATIVES AUTOMATISEES DE  
DEVELOPPEMENTS**

Patent Applicant/Assignee:

TRADEACCESS INC, One Bowdoin Square, 7th floor, Boston, MA 02114, US, US  
(Residence), US (Nationality)

Legal Representative:

STRETCH Maureen (agent), 26 Charles Street, Natick, MA 01760, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200256134 A2 20020718 (WO 0256134)

Application: WO 2001US48394 20011030 (PCT/WO US0148394)

Priority Application: US 2000192735 20001030; US 2000192729 20001030; US  
2000192979 20001030; US 2000192848 20001030

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23289

Main International Patent Class: **G06F**  
Fulltext Availability:  
Detailed Description

Detailed Description

... about 2% of companies worldwide attempting to do business over a  
network use them.

Existing **business** to **business** enterprise application software servers  
tend to have more of a sellers' focus, and, as mentioned...

...allow the buyer to select from listed items and prices. Little or no seller marketing, **product** , terms or **service evaluation** information is available to the buyer. As mentioned before, a buyer on a mall Website ...

9/3,K/10 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00914715 \*\*Image available\*\*

**SYSTEM AND METHOD FOR PROCESS MINING**

**SYSTEME ET PROCEDE DE SONDAGE DE PROCESSUS**

Patent Applicant/Assignee:

TRADEACCESS INC, One Bowdoin Square, 7th floor, Boston, MA 02114, US, US  
(Residence), US (Nationality)

Legal Representative:

STRETCH Maureen (agent), 26 Charles Street, Natick, MA 01760, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200248834 A2-A3 20020620 (WO 0248834)

Application: WO 2001US48395 20011030 (PCT/WO US0148395)

Priority Application: US 2000192729 20001030; US 2000192735 20001030; US  
2000192848 20001030; US 2000192979 20001030

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP\*

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23327

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... about 2% of companies worldwide attempting to do business over a network use them.

Existing **business** to **business** enterprise application software servers tend to have more of a sellers' focus, and, as mentioned...

...allow the buyer to select from listed items and prices. Little or no seller marketing, **product** , terms or **service evaluation** information is available to the buyer. As mentioned before, a buyer on a mall Website ...

9/3,K/11 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00908952 \*\*Image available\*\*

**ANONYMOUS TRANSACTION SYSTEM**

**SYSTEME DE TRANSACTION ANONYME**

Patent Applicant/Assignee:

NEXTWORTH INC, 410 N.W. 18th Street, #102, Portland, OR 97209, US, US  
 (Residence), US (Nationality), (For all designated states except: US)  
 Patent Applicant/Inventor:  
 STEELE Dale Everett, 410 N.W. 18th Street, #102, Portland, OR 97209, US,  
 US (Residence), US (Nationality), (Designated only for: US)  
 SILVA Kenneth Alan, 610 N.W. 131st Street, Vancouver, WA 98685, US, US  
 (Residence), US (Nationality), (Designated only for: US)  
 Legal Representative:  
 FORD Stephen S (agent), Marger Johnson McCollom, P.C., 1030 S.W. Morrison  
 Street, Portland, OR 97205, US,  
 Patent and Priority Information (Country, Number, Date):  
 Patent: WO 200242982 A2 20020530 (WO 0242982)  
 Application: WO 2001US44318 20011127 (PCT/WO US0144318)  
 Priority Application: US 2000253371 20001127  
 Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
 CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
 KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
 RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
 (EA) AM AZ BY KG KZ MD RU TJ TM  
 Publication Language: English  
 Filing Language: English  
 Fulltext Word Count: 15770

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... cannot reasonably and normally be used to identify a specific person, family or business including **credit score**, amount of **credit extended** by creditgranting agencies, amount of **credit** used, late payment information, number of driving accidents, number of points on drivers license, etc. Fig. I shows a typical transaction for a **product** or **service** that requires an **evaluation** of the consumer's **credit rating**. There exist a plurality of suppliers 115, each of which sells a single...

...the consuiner' credit report from the credit bureau 120. At this point the supplier 115 **evaluates** the consumer's **credit** report. Of the consumers who apply, some will not be approved, others will be approved

...

...suppliers will receive applications from the consumer. This is because the cons-Limer's

6

**credit rating** decreases in inverse proportion to the number of credit reports requested for that particular consumer...

...However, the supplier 215 now has access to a real consuiner profile and a valid **credit rating**. With this information the supplier can effectively price their products and services to the exact...

...according to the inforination contained in the anonymous inforination profile 245, such as age, gender, **credit rating**, etc. The supplier can thereby efficiently price their product or service while the consumer maintains...was ever made, the supplier can obtain another credit report to make sure that the **credit rating**

8

.to the consumer 310 corresponding to the matching AFP and ACP. Matches can include a **credit rating** above a threshold level defined by the supplier or any other supplier criteria. For example, the supplier can base acceptance on any combination of age, home ownership, yearly income, **credit rating**, etc. The consumer can then compare all offers. Consumer 3 1 0 indicates their acceptance...In the case of credit bureau report 520, data set 504 contains the consumer's **credit rating**. Block 530 represents the totality of the information that the intermediary obtains concerning the consumer...

...respectively, that uniquely identify the consumer. The anonymous financial profile 550 contains the consumer's **credit rating** and other financial information in data set 504 along with other information about the consumer...

...a different financial product or service. The same anonymous profile 550 containing the consumer's **credit rating** 504 is available to multiple suppliers who offer a variety of different products and services...

...consumer, the supplier will typically require another credit report to verify that the consumer's **credit rating** remains the same as that indicated in the anonymous financial profile 550. So, regardless of... cards, asset purchase, asset auction, medical insurance, medical services, life insurance, auto insurance, auto leasing, **business** loans, **business** leasing, dating services, retail, commercial, application service provider, etc. Other applications can include advertising services...

9/3,K/12 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00905280 \*\*Image available\*\*

**AUTOMATED INSURANCE POLICY APPLICATION**

**SOUSCRIPTION AUTOMATIQUE DE POLICES D'ASSURANCE**

Patent Applicant/Assignee:

WORLDINSURE LIMITED, P.O. Box HM 2912, Hamilton HM LX, BM, -- (Residence)  
, -- (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

HELE John C R, Edgehill Cottage, 7 Edgehill Drive, Paget, PG 03 Bermuda,  
BM, -- (Residence), CA (Nationality), (Designated only for: US)

SERFLEK Christopher, Keepsake Upper, 25 Harbour Road, Paget, Bermuda PG  
06, BM, -- (Residence), CA (Nationality), (Designated only for: US)

SCOTT Iain W, 87 Woodmere Drive, Sudbury, MA 01776, US, US (Residence),  
US (Nationality), (Designated only for: US)

Legal Representative:

MALONEY Denis G (agent), Fish & Richardson P.C., 225 Franklin Street,  
Boston, MA 02110-2809, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200239358 A2 20020516 (WO 0239358)

Application: WO 2001US43973 20011106 (PCT/WO US0143973)

Priority Application: US 2000246260 20001106

Parent Application/Grant:

Related by Continuation to: US 2000246260 20001106 (CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 14273

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... form, email or other protocol. The server updates the user profile with the results.

The **business -to- business** server also obtains user information from external agencies, e.g. motor vehicles registries, **credit rating** agencies, and so forth. For example, the **business -to- business** server can communicate with the MIB (Medical Insurance Bureau, Westwood, MA) database. The mode of...

**9/3,K/13 (Item 13 from file: 349)**  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00903293 \*\*Image available\*\*

**UNDERWRITING INSURANCE**  
**SOUSCRIPTION D'ASSURANCE**

Patent Applicant/Assignee:

WORLDINSURE LIMITED, P.O. Box HM 2912, Hamilton HM LX, BM, -- (Residence),  
-- (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

HELE John C R, Edgehill Drive, Paget, Bermuda PG 03, BM, -- (Residence),  
CA (Nationality), (Designated only for: US)  
SERFLEK Christopher, Keepsake Upper, 25 Harbour Road, Paget, Bermuda PG  
06, BM, -- (Residence), -- (Nationality), (Designated only for: US)  
SCOTT Iain W, 87 Woodmere Drive, Sudbury, MA 01776, US, US (Residence),  
US (Nationality), (Designated only for: US)

Legal Representative:

MALONEY Denis G (agent), Fish & Richardson P.C., 225 Franklin Street,  
Boston, MA 02110-2809, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200237387 A2 20020510 (WO 0237387)

Application: WO 2001US43974 20011106 (PCT/WO US0143974)

Priority Application: US 2000246260 20001106

Parent Application/Grant:

Related by Continuation to: US 2000246260 20001106 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12903

Main International Patent Class: **G06F-017/60**

Search Performed by Sylvia Keys 27-May-04

Fulltext Availability:  
Detailed Description

Detailed Description

... form, email or other protocol. The server updates the user profile with the results.

The **business -to- business** server also obtains user information from external agencies, e.g. motor vehicles registries, **credit rating** agencies, and so forth. For example, the **business -to- business** server can communicate with the MIB (Medical Insurance Bureau, Westwood, MA) database. The mode of...

9/3,K/14 (Item 14 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00896459

**OBJECT-BASED WORKFLOW SYSTEM AND METHOD**

**PROCEDE ET SYSTEME DE DEROULEMENT D'OPERATIONS BASES SUR OBJETS**

Patent Applicant/Assignee:

INTERNATIONAL PROJECTS CONSULTANCY SERVICES INC, 1595 Interchange Tower,  
600 South Highway 169, Minneapolis, MN 55426, US, US (Residence), US  
(Nationality)

Inventor(s):

DAHR Kuldeep K, c/o International Projects Consultancy Services, Inc.,  
1595 Interchange Tower, 600 South Highway 169, Minneapolis, MN  
55426-1219, US,

AHLES James, c/o International Projects Consultancy Services, Inc., 1595  
Interchange Tower, 600 South Highway 169, Minneapolis, MN 55426-1219,  
US,

DHAR Anupa, c/o International Projects Consultancy Services, Inc., 1595  
Interchange Tower, 600 South Highway 169, Minneapolis, MN 55426-1219,  
US,

Legal Representative:

FAIRBAIRN David R (et al) (agent), Kinney & Lange, P.A., Kinney & Lange  
Building, 312 South Third Street, Minneapolis, MN 55415-1002, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229682 A1 20020411 (WO 0229682)

Application: WO 2001US31010 20011002 (PCT/WO US0131010)

Priority Application: US 2000237165 20001002

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8874

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... a datafile associated with the applicant. Loan officers at a  
participating bank may access the **credit** bureau information to further

Search Performed by Sylvia Keys 27-May-04

**evaluate** a loan application. Addition information that is generally considered "external" to the loan process may...

...sources, and can easily accommodate any Electronic Document Interchange (EDI) formats and/or participate in **Business** -to **Business** (132B) processes. Standard EDI formats are commonly used for transfers of electronic funds, check disbursements...

9/3,K/15 (Item 15 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00895411 \*\*Image available\*\*

**AUTOMATED LOAN PROCESSING SYSTEM AND METHOD**

**SYSTEME ET PROCEDE AUTOMATISES DE TRAITEMENT DE PRETS**

Patent Applicant/Assignee:

INTERNATIONAL PROJECTS CONSULTANCY SERVICES INC, 1595 Interchange Tower,  
600 South Highway 169, Minneapolis, MN 55426, US, US (Residence), US  
(Nationality)

Inventor(s):

DHAR Kuldeep K, c/o International Projects Consultancy Services, Inc.,  
1595 Interchange Tower, 600 South Highway 169, Minneapolis, MN  
55426-1219, US,

AHLES James, c/o International Projects Consultancy Services, Inc., 1595  
Interchange Tower, 600 South Highway 169, Minneapolis, MN 55426-1219,  
US,

DHAR Anupa, c/o International Projects Consultancy Services, Inc., 1595  
Interchange Tower, 600 South Highway 169, Minneapolis, MN 55426-1219,  
US,

Legal Representative:

FAIRBAIRN David R (et al) (agent), Kinney & Lange, P.A., Kinney & Lange  
Building, 312 South Third Street, Minneapolis, MN 55415-1002, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229517 A2-A3 20020411 (WO 0229517)

Application: WO 2001US30940 20011002 (PCT/WO US0130940)

Priority Application: US 2000237165 20001002

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10416

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... a datafile associated with the applicant. Loan officers at a participating bank may access the **credit** bureau information to further **evaluate** a loan application. Addition information that is generally considered "external" to the loan process may...sources, and can easily accommodate any Electronic Document Interchange (EDI) formats and/or participate in **Business** -to

**Business** (13213) processes. Standard EDI formats are commonly used for transfers of electronic funds, check disbursements...

9/3,K/16 (Item 16 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00883999

**SYSTEM AND METHOD FOR AUTOMATED CREDIT MATCHING**  
**SYSTEME ET PROCEDE D'APPARIEMENT AUTOMATIQUE DE CREDIT**

Patent Applicant/Assignee:

CHEVRON U S A INC, 3rd floor, 2613 Camino Ramon, San Ramon, CA 94583, US,  
US (Residence), US (Nationality)

Inventor(s):

PETH Steven H, 4395 N. Striped Maple Court, Concord, CA 94521, US,

Legal Representative:

HADLOCK Timothy J (et al) (agent), Chevron Corporation, Law Dept., P.O.  
Box 6006, San Ramon, CA 94583-0806, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200217189 A1 20020228 (WO 0217189)

Application: WO 2001US25844 20010817 (PCT/WO US0125844)

Priority Application: US 2000645108 20000823

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5757

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... are common methods of payment where the price of goods or services are relatively low.

**Business -to- Business** ('13213") eCommerce and some high dollar transactions in the 2o 132C eCommerce, e.g., cars...

...I have followed the same model as with non-eCommerce transactions. That is, to extend **credit** the seller **evaluates** the buyers **credit rating** and offers from zero or several credit offerings.

The buyer either then selects one credit...transaction facilitator 120. Registration includes: buyer's identification of sellers from which buyer contemplates doing **business**; general **business** and financial information needed to facilitate **credit evaluation** by TF (e.g., financial statements) or seller (including existing credit enhancements from external providers...

9/3,K/17 (Item 17 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT



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00848536      \*\*Image available\*\*

**SYSTEM AND METHOD FOR SUPPORTING BUSINESSES**

**SYSTEME ET PROCEDE DE SUPPORT COMMERCIAL**

Patent Applicant/Assignee:

    MITSUBISHI CORPORATION, 6-3, Marunouchi 2-chome, Chiyoda-ku, Tokyo  
    100-8086, JP, JP (Residence), JP (Nationality), (For all designated  
    states except: US)

Patent Applicant/Inventor:

    MOTOSUNA Hiroki, c/o MITSUBISHI CORPORATION, 6-3, Marunouchi 2-chome,  
    Chiyoda-ku, Tokyo 100-8086, JP, JP (Residence), JP (Nationality),  
    (Designated only for: US)

    KAMEYAMA Naoaki, c/o MITSUBISHI CORPORATION, 6-3, Marunouchi 2-chome,  
    Chiyoda-ku, Tokyo 100-8086, JP, JP (Residence), JP (Nationality),  
    (Designated only for: US)

    FUJIYAMA Tomohiko, c/o MITSUBISHI CORPORATION, 6-3, Marunouchi 2-chome,  
    Chiyoda-ku, Tokyo 100-8086, JP, JP (Residence), JP (Nationality),  
    (Designated only for: US)

Legal Representative:

    RYUKA Akihiro (agent), 6F, Toshin Building, 24-12, Shinjuku 1-chome,  
    Shinjuku-ku, Tokyo 160-0022, JP,

Patent and Priority Information (Country, Number, Date):

    Patent:                   WO 200182155 A1 20011101 (WO 0182155)

    Application:           WO 2001JP3396 20010420 (PCT/WO JP0103396)

    Priority Application: JP 2000123067 20000424; JP 200119297 20010126

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

    CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

    KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

    SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

    (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

    (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

    (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

    (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20505

Main International Patent Class: **G06F-017/60**

International Patent Class: **G06F-017/30**

Fulltext Availability:

    Claims

Claim

... function may be available.

    Business contents information preferably includes an abstract of  
    a **business**, **business** records, and an evaluation of records.

    (2) Preferably, a request-obtaining unit may have a...

...of the business records may be the evaluation

    obtained from the inside of a general **trading** company or the  
    **evaluation** obtained from the outside of a general **trading** company.

    Preferably, both of the **evaluations** may be included. The  
    evaluation obtained from the outside of a general **trading** company  
    may be typically an **evaluation** of the client, who has received  
    the offer of the corresponding function.

    (5) Preferably, an adjustment...client's request. In this case, the  
    adaptive function-selecting unit may set the weighted index **value**  
    higher when the **evaluation** is higher.

    Preferably, the adaptive function-selecting unit may adjust

the adaptability by using a different weighted index value according...

...on the business  
functionadaptedtotheselectedclientsrequest. Inthiscase,  
the adaptive function-selecting unit may set the weighted index  
value higher when the evaluation is newer.  
Preferably, theadaptivefunction-selectingunitmayadjust  
theadaptabilitybylimitingthenumberof combiningobjectsamong:  
a different weighted index value according...

9/3,K/18 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00833782 \*\*Image available\*\*

SYSTEM AND METHOD OF PROVIDING PROJECT COST EVALUATION

SYSTEME ET PROCEDE PERMETTANT D'EVALUER LE COUT D'UN PROJET

Patent Applicant/Assignee:

FAIRFAX EXPRESS CORP, 2060 West Colfax Avenue, Denver, CO 80204, US, US  
(Residence), US (Nationality)

Inventor(s):

WEISS Arvin, 1433 Zuni Street, Denver, CO 80204, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street,  
N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200167335 A1 20010913 (WO 0167335)

Application: WO 2000US42339 20001129 (PCT/WO US0042339)

Priority Application: US 2000521103 20000307

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8020

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... and service providers to use for the project based upon such available  
offers. The factors evaluated by the Service Assistance module 130 to  
make the recommendations may include a preferred vendor status, the  
geographic...

...or other factors for filtering and/or ranking such available offers.  
Linking, direct lines providing business -to- business connections, or  
other connections with the computer systems of one or more vendors,  
laborers, service...

9/3,K/19 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

Search Performed by Sylvia Keys 27-May-04

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00807340      \*\*Image available\*\*

METHOD AND SYSTEM FOR ONLINE THIRD PARTY REFERRAL SYSTEM CUSTOMIZED TO THE  
PURCHASER'S NEEDS

PROCEDE ET SYSTEME DE RECOMMANDATIONS EN LIGNE DIRIGÉES A DES TIERS ET  
REPONDANT AUX BESOINS D'ACHETEURS CONCERNES

Patent Applicant/Assignee:

GOREFER COM INC, One Battery Park, 8th floor, New York, NY 10004, US, US  
(Residence), US (Nationality)

Inventor(s):

LEVI Gilam, 1 Christopher Street #8D, New York, NY 10014, US,

Legal Representative:

LIN Maria C H (agent), Morgan & Finnegan, L.L.P., 345 Park Avenue, New  
York, NY 10154-0053, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200140898 A2 20010607 (WO 0140898)

Application: WO 2000US42088 20001109 (PCT/WO US0042088)

Priority Application: US 99164984 19991111

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9281

Main International Patent Class: G06F

English Abstract

...on an Intender to a merchant or merchants who can provide the desired products or **services**. The system is capable of **evaluating** a lead to ensure that false or dubious leads are eliminated. The system and method of the present invention is applicable to **business** to **business** or **business** to individual transactions.

9/3,K/20 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00803562 \*\*Image available\*\*

**SYSTEM AND METHOD FOR ORDERING SAMPLE QUANTITIES OVER A NETWORK**

**SYSTEME ET PROCEDE POUR COMMANDER DES QUANTITES D'ECHANTILLONS SUR UN RESEAU**

Patent Applicant/Assignee:

TRADE ACCESS INC, 350 Massachusetts Avenue, Cambridge, MA 02139-4182, US,  
US (Residence), US (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

CONKLIN Jeffrey, 41 Rutland Square, Boston, MA 02118, US, US (Residence),  
US (Nationality), (Designated only for: US)

FOUCHER David, 374 Beacon Street, Somerville, MA 02143, US, US  
(Residence), US (Nationality), (Designated only for: US)

FOUCHER Daniel, 195 South Road, Bedford, MA 01730, US, US (Residence), US  
(Nationality), (Designated only for: US)

Legal Representative:

STRETCH Maureen (agent), 26 Charles Street, Natick, MA 01760, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200137114 A1 20010525 (WO 0137114)

Application: WO 99US27176 19991117 (PCT/WO US9927176)

Priority Application: WO 99US27176 19991117

Parent Application/Grant:

Related by Continuation to: US 98192848 19981116 (CON)

Search Performed by Sylvia Keys 27-May-04

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25389

Main International Patent Class: **G06F-017/00**

Fulltext Availability:

Detailed Description

Detailed Description

... about 270 of companies worldwide attempting to do business over a  
network use them.  
Existing **business** to **business** enterprise application software servers  
tend to have more of a sellers' focus, and, as mentioned...

...allow the buyer to select from listed items and prices. Little or no  
seller marketing, **product** ,, terms or **service evaluation** information  
is available to the buyer. As mentioned before, a buyer on a mail Website  
...

**9/3,K/21 (Item 21 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00792482 \*\*Image available\*\*

**AUTOMATED NEGOTIATION AND TRADE DEAL IDENTIFICATION IN SALE AND EXCHANGE  
BASED TRANSACTIONS**

**NEGOCIATION INFORMATISEE ET IDENTIFICATION D'OPERATIONS COMMERCIALES DANS  
DES TRANSACTIONS BASEES SUR LES VENTES ET LES ECHANGES**

Patent Applicant/Inventor:

TAN Min, 3707 Poinciana Drive, #112, Santa Clara, CA 95051, US, US

(Residence), US (Nationality)

Legal Representative:

MALLIE Michael J (et al) (agent), Blakely, Sokoloff, Taylor & Zafman LLP,  
7th floor, 12400 Wilshire Boulevard, Los Angeles, CA 90025, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200125995 A1 20010412 (WO 0125995)

Application: WO 2000US26845 20000929 (PCT/WO US0026845)

Priority Application: US 99157318 19991001; US 2000676051 20000928

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8714

Main International Patent Class: **G06F-017/60**

Fulltext Availability:  
Detailed Description

Detailed Description

... owner product listing  
Product information update/removal  
Search engine ('Search-bycriteria)  
Category  
Location  
Association(s)  
    **Trader Rating**  
Price (+ Quantity)  
valuation method  
General search string  
"sort-by" capability before/after list generation  
Group...  
  
...Multi-party deal identification algorithm  
Deal identification  
Deal recommendation  
Inheritance of bidding rights for auctions  
    **Business -to- business** (and **business -to-customer**)  
interface/fulfillment  
Franchise  
Partnership/Associate program (with store owner identity) for listing  
Automatic...

**9/3,K/22 (Item 22 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00752886

**MORTGAGE AUCTION PROCESS MODEL**

**MODELE D'UN PROCESSUS D'ENCHERES HYPOTHECAIRES**

Patent Applicant/Assignee:

REALESTATE COM INC, Atlanta Financial Center, Suite 150, 3333 Peachtree  
Road, N.E., Atlanta, GA 30326, US, US (Residence), US (Nationality),  
(For all designated states except: US)

Patent Applicant/Inventor:

KOLESZAR William, 2661 Fox Hills Drive, Decatur, GA 30033, US, US  
(Residence), US (Nationality), (Designated only for: US)  
BEALE Elsa, 1111 Dunbarton Trace, Atlanta, GA 30319, US, US (Residence),  
US (Nationality), (Designated only for: US)  
DANIELS Alan, Suite 400, 3333 Peachtree, Atlanta, GA 30326, US, US  
(Residence), US (Nationality), (Designated only for: US)  
LACOUR Jamal, 735 Woodshire Trail, Atlanta, GA 30031, US, US (Residence),  
US (Nationality), (Designated only for: US)

Legal Representative:

MEHRMANN Michael J (agent), Morris, Manning & Martin, LLP, 1600 Atlanta  
Financial Center, 3343 Peachtree Road NE, P.O. Box 550768, Atlanta, GA  
30355, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200065516 A2 20001102 (WO 0065516)  
Application: WO 2000US11897 20000428 (PCT/WO US0011897)  
Priority Application: US 99131360 19990428

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 20897

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Claims

Claim

... Estate Agents...  
Z) Click here to get yo r  
FREE Wc-4 jftCAQday@  
Met  
online **business -ta- business**  
A6MASAile0aing-provider  
;1ViNSVi?i'a4i-iQ@e the tf@iZ' id,effoP7 norynally amocioted  
g4fith...

...states  
Enter Loan Amount Range: from \$F@@ to \$F@@  
C3 Review all loan amounts  
Enter **Credit Score** Range:  
from F@ to  
Enter Loan to **Value** Range: Q Review all **credit scores** 34-7  
from % to F@- %  
C3 Review all Loan to Value ranges  
Select Loan Type...

**9/3,K/23 (Item 23 from file: 349)**  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00752884

**SYSTEM AND METHOD FOR PROVIDING AN ELECTRONIC BUSINESS-TO-BUSINESS EXCHANGE  
FOR BUYERS AND SELLERS  
SYSTEME ET PROCEDE ASSURANT DES ECHANGES COMMERCIAUX ELECTRONIQUES ENTRE  
ACHETEURS ET VENDEURS**

Patent Applicant/Assignee:

TRADEOUT COM INC, 410 Saw Mill River Road, Suite 2065, Ardsley, NY 10502,  
US, US (Residence), US (Nationality), (For all designated states  
except: US)

Patent Applicant/Inventor:

McCAGG Brin, 119 East 84th Street, #6A, New York, NY 10028, US, US  
(Residence), US (Nationality), (Designated only for: US)  
BOYLE Thomas R, 362 Joan Drive, Fairfield, CT 06430, US, US (Residence),  
US (Nationality), (Designated only for: US)  
SCHILLING Peter, 59 Woodleigh Road, Dedham, MA 02026, US, US (Residence),  
US (Nationality), (Designated only for: US)

Legal Representative:

SOFER Joseph (agent), Sofer & Haroun, LLP, Suite 1921, 342 Madison  
Avenue, New York, NY 10173, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200065505 A2 20001102 (WO 0065505)  
Application: WO 2000US10619 20000420 (PCT/WO US0010619)  
Priority Application: US 99130607 19990422

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14319

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... LOGISTICS 905

COMPANY A

COMPANY A SPEM42ES IN INTERNATIONAL SHIPMEIMsTRANSPORTATION  
900 IN NORTH AMERICA MD **BUSINESS -M- BUSINESS** MOVES.

COMPANY B

COMPANY a SPECIAUZES IN MULTI-MODAL LDGISnCS  
MANAGEMENT SERVICES.

ESCROW 910

0...

...SERVICESo

ENABLES SAFE AND CONVENIENT INTERNET TRANSACTIONS BY  
PROTECTING BOTH BUYERS AND SELLERS AS THEY **EXCHANGE**  
GOODS FOR PAYMENT.

**CREDIT ' RATING** 915

COMPANY D

COMPANY 0 PROVIDES **CREDIT RATINGS** AND BUMNESS  
BACKGROUND REPORTS ON MOST

U.S. COMPANIES. FOR MANY NON-U.S. COMPANIES...

**9/3,K/24 (Item 24 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00566603 \*\*Image available\*\*

**INTEGRATED REMOTE WEB AUTHORIZING SYSTEM**

**SYSTEME INTEGRE DE CONCEPTION D'UN SITE WEB A DISTANCE**

Patent Applicant/Assignee:

TRADE ACCESS INC,

CONKLIN Jeffrey,

FOUCHER David,

FOUCHER Daniel,

Inventor(s):

CONKLIN Jeffrey,

FOUCHER David,

FOUCHER Daniel,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200029976 A1 20000525 (WO 0029976)

Application: WO 99US27219 19991116 (PCT/WO US9927219)

Priority Application: US 98193078 19981116

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ

Search Performed by Sylvia Keys 27-May-04



MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ  
CF CG CI CM GA GN GW ML MR NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 20113

Main International Patent Class: **G06F-017/21**  
International Patent Class: **G06F-017/30 ...**

**... G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... about 270 of companies worldwide attempting to do business over a network use them.

Existing **business** to **business** enterprise application software servers tend to have more of a sellers' focus, and, as mentioned...

...allow the buyer to select from listed items and prices. Little or no seller marketing, **product**, terms or **service evaluation** information is available to the buyer. As mentioned before, a buyer on a mall Website ...

**9/3,K/25 (Item 25 from file: 349)**  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00566602 \*\*Image available\*\*  
**ITERATIVE BARGAINING SYSTEM**  
**SYSTEME DE NEGOCIATION ITERATIVE**

Patent Applicant/Assignee:

TRADE ACCESS INC,  
CONKLIN Jeffrey,  
FOUCHER David,  
FOUCHER Daniel,

Inventor(s):

CONKLIN Jeffrey,  
FOUCHER David,  
FOUCHER Daniel,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200029975 A1 20000525 (WO 0029975)  
Application: WO 99US27224 19991116 (PCT/WO US9927224)  
Priority Application: US 98193077 19981116

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP LR LS LT LU LV MD MG  
MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ  
VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU TJ TM  
AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM  
GA GN GW ML MR NE SN TD TG

Publication Language: English  
Fulltext Word Count: 20317

Main International Patent Class: **G06F-017/00**  
Fulltext Availability:  
Detailed Description

Detailed Description

... of companies worldwide 1 0 attempting to do business over a network

use them.

Existing **business** to **business** enterprise application software servers tend to have more of a sellers' focus, and, as mentioned...

...allow the buyer to select from listed items and prices. Little or no seller marketing, **product**, terms or **service evaluation** information is available to the buyer. As mentioned before, a buyer on a mall Website ...

9/3,K/26 (Item 26 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00566601 \*\*Image available\*\*

**INTERNATIONAL TRANSACTION PROCESSING SYSTEM**

**SYSTEME DE TRAITEMENT DE TRANSACTIONS INTERNATIONALES**

Patent Applicant/Assignee:

TRADE ACCESS INC,  
CONKLIN Jeffrey,  
FOUCHER David,  
FOUCHER Daniel,

Inventor(s):

CONKLIN Jeffrey,  
FOUCHER David,  
FOUCHER Daniel,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200029974 A1 20000525 (WO 0029974)

Application: WO 99US27221 19991116 (PCT/WO US9927221)

Priority Application: US 98192729 19981116

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ

MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ

CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 19719

Main International Patent Class: **G06F-017/00**

Fulltext Availability:

Detailed Description

Detailed Description

... about 2% of companies worldwide attempting to do business over a network use them.

Existing **business** to **business** enterprise application software servers tend to have more of a sellers' focus, and, as mentioned...

...allow the buyer to select from listed items and prices. Little or no seller marketing, **product**, terms or **service evaluation** information is available to the buyer. As mentioned before, a buyer on a mall Website ...

9/3,K/27 (Item 27 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00566600      \*\*Image available\*\*

**ELECTRONIC NON-REPUDIATION SYSTEM AND METHOD**  
**SYSTEME ET PROCEDE ELECTRONIQUE DE NON REPUDIATION**

Patent Applicant/Assignee:

TRADE ACCESS INC,  
CONKLIN Jeffrey,  
FOUCHER David,  
FOUCHER Daniel,

Inventor(s):

CONKLIN Jeffrey,  
FOUCHER David,  
FOUCHER Daniel,

Patent and Priority Information (Country, Number, Date):

Patent:                    WO 200029973 A1 20000525 (WO 0029973)  
Application:              WO 99US27183 19991116 (PCT/WO US9927183)  
Priority Application: US 98192979 19981116

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ  
MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ  
CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 19502

Main International Patent Class: **G06F-017/00**

Fulltext Availability:

Detailed Description

Detailed Description

... about 2% of companies worldwide attempting to do business over a  
network use them.

Existing **business** to **business** enterprise application software servers  
tend to have more of a sellers' focus, and, as mentioned...

...allow the buyer to select from listed items and prices. Little or no  
seller marketing, **product** , terms or **service evaluation** information  
is available to the buyer. As mentioned before, a buyer on a mall Website  
...

**9/3,K/28            (Item 28 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00566599      \*\*Image available\*\*

**SYSTEM FOR ITERATIVE, MULTIVARIATE NEGOTIATIONS OVER A NETWORK**  
**SYSTEME POUR NEGOCIATIONS ITERATIVES A PLUSIEURS VARIABLES SUR UN RESEAU**

Patent Applicant/Assignee:

TRADE ACCESS INC,  
CONKLIN Jeffrey,  
FOUCHER David,  
FOUCHER Daniel,

Inventor(s):

CONKLIN Jeffrey,  
FOUCHER David,  
FOUCHER Daniel,

Patent and Priority Information (Country, Number, Date):

Patent:                    WO 200029972 A1 20000525 (WO 0029972)

Search Performed by Sylvia Keys 27-May-04

Application: WO 99US27151 19991116 (PCT/WO US9927151)  
Priority Application: US 98192735 19981116  
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ  
MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ  
CF CG CI CM GA GN GW ML MR NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 20382

Main International Patent Class: G06F-017/00

Fulltext Availability:

Detailed Description

Detailed Description

... about 2% of companies worldwide attempting to do business over a network use them.

Existing **business** to **business** enterprise application software servers tend to have more of a sellers' focus, and, as mentioned...

...allow the buyer to select from listed items and prices. Little or no seller marketing, **product**, terms or **service evaluation** information is available to the buyer. As mentioned before, a buyer on a mall Website ...

9/3,K/29 (Item 29 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00566550 \*\*Image available\*\*  
**SPONSORED COMMUNITY SYSTEM AND METHOD**  
**SYSTEME ET PROCEDE DE COMMUNAUTE SPONSORISEE**

Patent Applicant/Assignee:

TRADE ACCESS INC,  
CONKLIN Jeffrey,  
FOUCHER David,  
FOUCHER Daniel,

Inventor(s):

CONKLIN Jeffrey,  
FOUCHER David,  
FOUCHER Daniel,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200029923 A2 20000525 (WO 0029923)  
Application: WO 99US27186 19991116 (PCT/WO US9927186)  
Priority Application: US 98193079 19981116

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ  
MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ  
CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 19817

Main International Patent Class: G06F

Fulltext Availability:

Detailed Description

Detailed Description

... about 2% of companies worldwide attempting to do business over a network use them.

Existing **business** to **business** enterprise application software servers tend to have more of a sellers' focus, and, as mentioned...

...allow the buyer to select from listed items and prices. Little or no seller marketing, **product**, terms or **service evaluation** information is available to the buyer. As mentioned before, a buyer on a mall Website

...  
?

14/3,K/1 (Item 1 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
(c) 2004 European Patent Office. All rts. reserv.

01653852

Electronic data processing system and method of using an electronic processing system for automatically determining a risk indicator value  
Elektronisches Datenverarbeitungssystem und Verfahren zum Benutzen eines elektronischen Datenverarbeitungssystems zur automatischen Bestimmung eines Risikokennzeichens

Système électronique de traitement de données et méthode d'utilisation d'un système électronique de traitement de données pour déterminer automatiquement une valeur indicatrice de risque

PATENT ASSIGNEE:

Accenture Global Services GmbH, (3413463), Geschäftshaus Herrenacker 15, 8200 Schaffhausen, (CH), (Applicant designated States: all)

INVENTOR:

Buttler, Michael, Dr., Prenzlauer Allee 190, 10405 Berlin, (DE)

Jasic, Teo, Marktplatz 6, 65824 Schwalbach, (DE)

LEGAL REPRESENTATIVE:

Liesegang, Eva (81041), Forrester & Boehmert, Pettenkoferstrasse 20-22, 80336 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1361526 A1 031112 (Basic)

APPLICATION (CC, No, Date): EP 2002010474 020508;

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 344

NOTE:

Figure number on first page: NONE

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200346	1377
SPEC A	(English)	200346	7181
Total word count - document A			8558
Total word count - document B			0
Total word count - documents A + B			8558

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION assessing a risk involved with a transaction.

The general background of the RMA/Fair, Isaac, **credit - scoring** model is described in the above mentioned article by Latimer Asch. The model is suitable...

...score card. A scorecard is a tool used to calculate the risk associated with a **credit application**. It calculates the credit risk based on multiple items of information called characteristics. Characteristics can come from several sources, including the **credit application** and consumer and business credit reports. Each characteristic is divided into two or more possible responses known as attributes. A numerical score is associated with each attribute, so for any **credit application**, the numerical attribute values for all characteristics can be added together to provide a total...

...provide more small business loans, prospective lenders need efficient, time-saving, cost-cutting tools. With **credit - scoring**, a lender can increase the number of approved applications without increasing risk,

time, or other...

14/3,K/2 (Item 2 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2004 European Patent Office. All rts. reserv.

01352469

Internet customer service method and system

Verfahren und System für den Kundendienst im Internet

**Methode et systeme pour le service des consommateurs sur internet**

**PATENT ASSIGNEE:**

FORD MOTOR COMPANY, (476340), The American Road, Dearborn, MI 48121, (US)  
, (Applicant designated States: all)

**INVENTOR:**

Cleaves, Paul, 2, Mead Park, Holmer Green, High Wycombe, Bucks HP15 6UL,  
(GB)  
Murrell, William, 5, Tracy Avenue, London NW2 4AT, (GB)  
Ashurst, Colin, Thames Valley Park, Reading RG6 1WG, (GB)  
Ahdekivi, Heikki, Armas Lindgrenin tie 9 A 1, Helenski 00570, (FI)  
Hitcham, John, Creeksea Lodge, Creeksea Lane, Burnham-on-Crouch, Essex  
CMO 8PH, (GB)  
Jarrett, Jussi, Vaaralankulma 4A, Vantaa, 01230, (FI)  
Tolvanen, Jussi, Vaasanpuisitikko 3 D83, Vaasa 65100, (FI)  
Brooks, Paula, 62, Upland Road, Billericay, Essex CM12 0JS, (GB)  
Cartwright, Rachel, 50, St. Leonards Avenue, Windsor, Berkshire SL4 1HX,  
(GB)  
Bradbury, Soren, St. John's Cottage, Church Lane, Little Leights, CM3 1PQ  
, (GB)  
Burdett, Tim, 70, Lampem Crescent, Billericay, Essex CM12 0FD, (GB)  
Zucker, John Todd, 38, Carson Road, Billericay, Essex CM11 1SA, (GB)

**LEGAL REPRESENTATIVE:**

Messulam, Alec Moses (33832), A. Messulam & Co. Ltd., 43-45 High Road,  
Bushey Heath, Bushey, Herts WD23 1EE, (GB)

PATENT (CC, No, Kind, Date): EP 1154364 A1 011114 (Basic)

APPLICATION (CC, No, Date): EP 2001302904 010328;

PRIORITY (CC, No, Date): US 569929 000513

DESIGNATED STATES: BE; CH; DE; DK; ES; FI; FR; GB; IT; LI; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 200

**NOTE:**

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

**FULLTEXT AVAILABILITY:**

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200146	566
SPEC A	(English)	200146	9351
Total word count - document A			9917
Total word count - document B			0
Total word count - documents A + B			9917

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION screens 52 for receiving additional information from the customer associated with performing a more extensive **credit** evaluation of the customer. For example, **credit application** screens 52 may contain entry fields for receiving additional information from the customer similar to information requested for a general **credit** lappplication , such as assets and liabilities of the customer, credit reference names and addresses, and any other suitable information associated with **credit evaluation** . The information received in response to the **credit application** screens 52 may also be stored ... customer.

At step 626, credit routine 46 receives information from the customer corresponding to the **credit application** screens 52 and stores the provided information as ...step 630, credit data 38, customer data 36, and purchase date 58 is transmitted to **credit** agent 84 for **credit evaluation** .



At step 632, **evaluation** engine 100 is used to evaluate the information provided by the customer corresponding to the...

14/3,K/3 (Item 3 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2004 European Patent Office. All rts. reserv.

00957813

**PERSONAL ELECTRONIC SETTLEMENT SYSTEM, ITS TERMINAL, AND MANAGEMENT APPARATUS**

**PERSONLICHES ELEKTRONISCHES REGELUNGSSYSTEM, TERMINAL UND MANAGEMENTAPPARAT  
SYSTEME DE REGLEMENT ELECTRONIQUE PERSONNEL, TERMINAL DE CE DERNIER ET  
APPAREIL PERMETTANT DE GERER CE SYSTEME**

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216883), 1006, Oaza Kadoma,  
Kadoma-shi, Osaka-fu, 571, (JP), (applicant designated states:  
DE;FR;GB)

INVENTOR:

TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156, (JP)

LEGAL REPRESENTATIVE:

Casalonga, Axel et al (14511), BUREAU D.A. CASALONGA - JOSSE  
Morassistrasse 8, 80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 910028 A1 990421 (Basic)  
WO 9821677 980522

APPLICATION (CC, No, Date): EP 97912468 971114; WO 97JP4161 971114

PRIORITY (CC, No, Date): JP 96316897 961114; JP 97117681 970422

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: 1G06F-017/60

ABSTRACT WORD COUNT: 119

LANGUAGE (Publication,Procedural,Application): English; English; Japanese  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9916	12261
SPEC A	(English)	9916	116678
Total word count - document A			128939
Total word count - document B			0
Total word count - documents A + B			128939

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION via a telephone line 4204, a public network 4203, and a communication line 4205. The **credit** settlement terminal 4201 includes a card reader for reading information stored on a credit card...message data, and, to message data that is to be transmitted to the settlement means **requesting** a payment, identification data for message data offering a payment, identification data for the payment...43, the service providing means compares data in a message transmitted by the charging means **requesting** a settlement processing with data in a message transmitted by the payment means requesting a...

14/3,K/4 (Item 4 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2004 European Patent Office. All rts. reserv.

00262238

**Forms processor with controlled remote revision.**

**Formularverarbeitungsgerat mit ferngesteuerter Ueberarbeitung.**

**Processeur de formulaires avec une revision commandee a distance.**

**PATENT ASSIGNEE:**

International Business Machines Corporation, (200120), Old Orchard Road,  
Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB;IT)

**INVENTOR:**

Elphick, Simon James, 3 Comely Bank Avenue, Edinburgh Lothian Region  
Scotland EH14EW, (GB)

Wickes, Robin Michael, 5 Dryden Place, Edinburgh Lothian Region Scotland  
EH91RP, (GB)

**LEGAL REPRESENTATIVE:**

Jost, Ottokarl, Dipl.-Ing. (6092), IBM Deutschland GmbH Patentwesen und  
Urheberrecht Schonaicher Strasse 220, W-7030 Boblingen, (DE)

PATENT (CC, No, Kind, Date): EP 269875 A2 880608 (Basic)  
EP 269875 A3 890906  
EP 269875 B1 930203

APPLICATION (CC, No, Date): EP 87115964 871030;

PRIORITY (CC, No, Date): US 936294 861201

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: **G06F-015/20**

ABSTRACT WORD COUNT: 172

LANGUAGE (Publication,Procedural,Application): English; English; English

**FULLTEXT AVAILABILITY:**

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPABF1	971
SPEC B	(English)	EPABF1	4180
Total word count - document A			0
Total word count - document B			5151
Total word count - documents A + B			5151

INTERNATIONAL PATENT CLASS: **G06F-015/20**

...SPECIFICATION and approval by a loan officer for example. In this  
example of a line of **credit application**, the maximum amount of  
**credit** to be **extended** in the line of **credit** will likely be only  
determined by a loan officer at the main office and not...

**14/3,K/5 (Item 1 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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01105354 \*\*Image available\*\*

**METHODS AND APPARATUS FOR EVALUATING A CREDIT APPLICATION**

**PROCEDES ET APPAREILS POUR EVALUER UNE DEMANDE DE CREDIT**

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL CORPORATION, 260 Long Ridge Road, Stamford, CT  
06927, US, US (Residence), US (Nationality)

Inventor(s):

WATSON Tamara C, 7957 West Gate Park, West Chester, OH 45069, US,  
ANDREOZZI Scott G, 32 Jeremy Drive, New Fairfield, CT 06812, US,  
BORCHERS Daniel M, 9641 Burnet Isle Drive, Dayton, OH 45458, US,  
MOVISH Janine, 6722 Eagle Creek Drive, Liberty Township, OH 45011, US,  
Smith Jonathan Christian, 1995 Indiana Head Road, Washington Township, OH  
45459-1221, US,

NARAIN Dinesh, K-27 D, Saket, New Delhi, IN 110017, IN,

Legal Representative:

HAYDEN Scott (et al) (agent), General Electric Company, 3135 Easton  
Turnpike (W3C), Fairfield, CT 06828, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200427544 A2 20040401 (WO 0427544)

Search Performed by Sylvia Keys 27-May-04

Application: WO 2003US22911 20030723 (PCT/WO US03022911)  
Priority Application: US 2002246102 20020918  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 17085

**METHODS AND APPARATUS FOR EVALUATING A CREDIT APPLICATION**

Main International Patent Class: **G06F**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

**METHODS AND APPARATUS FOR EVALUATING A CREDIT APPLICATION**

**FIELD OF THE INVENTION**

The present invention relates to a method and apparatus for processing...

...the present invention relate to methods, means, apparatus, and computer program code for processing and **evaluating a credit application** for true name fraud.

**BACKGROUND OF THE INVENTION**

True name fraud and identify theft are...

...the invention.

2

According to some embodiments of the present invention, a method for facilitating **evaluation** of a **credit application** for fraud may include establishing a first plurality of rules governing when different portions of...

...accordance with the second plurality of rules. In some other embodiments, a method for facilitating **evaluation** of a **credit application** for fraud may include receiving data indicative of an application requiring an evaluation for fraud...

...one rule regarding evaluation of the application. In some further embodiments, a method for facilitating **evaluation** of a **credit application** for fraud may include receiving data indicative of an application requiring an evaluation for fraud...

...with the at least one rule. In some still further embodiments, a method for facilitating **evaluation** of a **credit application** for fraud may include establishing at least one rule regarding obtaining of information associated...

...means, computer code, and methods of the present invention is that they facilitate the queuing, **evaluation** and processing of **credit applications** for true name fraud and allow one or more rules to be used to govern...

second rule.

16 A method for facilitating **evaluation** of a **credit application** for fraud,  
comprising:  
receiving data indicative of a first application requiring an evaluation for fraud...

**14/3,K/6 (Item 2 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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01068675 \*\*Image available\*\*

**AUTOMATED FINANCIAL SYSTEM AND METHOD**

**SYSTEME FINANCIER AUTOMATISE ET PROCEDE ASSOCIE**

Patent Applicant/Assignee:

CATERPILLAR INC, 100 N.E. Adams Sreet, Peoria, IL 61629-6490, US, US  
(Residence), US (Nationality)

Inventor(s):

DEPAW Thomas, 2418 Valley Brook Dr., Nashville, TN 37215, US,  
MARTIN Fred, 123 Sugar Maple Lane, Hendersonville, TN 37075, US,  
SAUNDERS Jerry, 247 Chester Stevens Rd., Franklin, TN 37067, US,

Legal Representative:

MCPHERSON W Bryan III (et al) (agent), 100 N.E. Adams Street, Peoria, IL  
61629-6490, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200398391 A2 20031127 (WO 0398391)

Application: WO 2003US15175 20030514 (PCT/WO US0315175)

Priority Application: US 2002380756 20020515

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18222

Main International Patent Class: **G06F**

Fulltext Availability:

Detailed Description

Detailed Description

... 218.

The credit module 220 allows the user 214 to enter, modify, or access a **credit application**. Based on the **credit application**, a credit report from a consumer credit bureau is retrieved and a **credit score** is calculated. Both the **credit score** and the **credit report** may be viewable through the credit module 220.  
In one embodiment, the credit module...

**14/3,K/7 (Item 3 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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01066770

ELECTRONIC DATA PROCESSING SYSTEM AND METHOD OF USING AN ELECTRONIC DATA  
PROCESSING SYSTEM FOR AUTOMATICALLY DETERMINING A RISK INDICATOR VALUE  
SYSTEME DE TRAITEMENT DE DONNEES ELECTRONIQUES ET PROCEDE D'UTILISATION  
D'UN SYSTEME DE TRAITEMENT DE DONNEES ELECTRONIQUES PERMETTANT DE  
DETERMINER AUTOMATIQUEMENT UNE VALEUR INDICATRICE DE RISQUE

Patent Applicant/Assignee:

ACCENTURE GLOBAL SERVICES GMBH, Geschäftshaus Herrenacker 15, CH-8200  
Schaffhausen, CH, CH (Residence), CH (Nationality), (For all designated  
states except: US)

Patent Applicant/Inventor:

BUTTNER Michael, Baldeplatz 1, 80469 München, DE, DE (Residence), DE  
(Nationality), (Designated only for: US)  
JASIC Teo, Markplatz 6, 65824 Schwalbach, DE, DE (Residence), DE  
(Nationality), (Designated only for: US)

Legal Representative:

LIESEGANG Eva (et al) (agent), Boehmert & Boehmert, Pettenkoferstrasse  
20-22, 80336 München, DE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200396237 A2 20031120 (WO 0396237)

Application: WO 2003EP3749 20030410 (PCT/WO EP0303749)

Priority Application: EP 200210474 20020508

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9801

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... assessing a risk involved with a transaction.

The general background of the RMA/Fair, Isaac, **credit - scoring** model  
is described in the above mentioned article by Latimer Asch. The model is  
suitable...

...score card. A scorecard is a tool used to calculate the risk associated  
with a **credit application**. It calculates the credit risk based on  
multiple items of information called characteristics. Characteristics can  
come from several sources, including the **credit application** and  
consumer and business credit reports. Each characteristic is divided into  
two or more possible responses known as attributes. A numerical score is  
associated with each attribute, so for any **credit application**, the  
numerical attribute values for all characteristics can be added together  
to provide a total...

...provide more small business loans, prospective lenders need efficient,  
time-saving, cost-cutting tools. With **credit - scoring**, a lender can

increase the number of approved applications without increasing risk,  
time, or other...

14/3,K/8 (Item 4 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00996773

**METHOD AND SYSTEM FOR EXPORTING LEASING INFORMATION FROM AN AUTOMATED  
LEASING SYSTEM**

**PROCEDE ET SYSTEME PERMETTANT D'EXPORTER DES INFORMATIONS DE CREDIT-BAIL A  
PARTIR D'UN SYSTEME DE CREDIT-BAIL AUTOMATIQUE**

Patent Applicant/Assignee:

GELCO CORPORATION, Three Capital Drive, Eden Prairie, MN 55344, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

JOHNSON Ken, 6851 Sugar Hill Circle, Eden Prairie, MN 55346, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

PADMANABHAN Devan V (et al) (agent), Dorsey & Whitney LLP, 220 South  
Sixth Street, Minneapolis, MN 55402-1498, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200325819 A1 20030327 (WO 0325819)

Application: WO 2001US28882 20010914 (PCT/WO US0128882)

Priority Application: WO 2001US28882 20010914

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8429

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... requesting and processing credit applications, documenting a lease,  
and funding for the lease.

[004] - Processing **credit applications** for lessees is typically a  
time-consuming and costly process that has, in the past...

...reviewed the quote and decided to lease the vehicle, the lessee may fill  
out a **credit application**. This **credit application** may then be  
mailed or sent via facsimile to the lessor, who determines the credit  
worthiness of the lessee-applicant. Such **credit scoring** may be  
further complicated ...is convenient, and that is simple to use. A need  
also exists for an automated **credit scoring** and processing method and  
system that is easy to use, quick, efficient, and that decreases the  
amount of human intervention required to approve a **credit application**.  
Furthermore, a need exists for a method and system for automating the  
generation of documentation...2 is a process flow chart illustrating the  
typical process for

generating quotes and for **scoring credit** applicants;  
 [012] Figure 3 is a flow chart showing one embodiment of the invention;  
 [013] Figure 4 is a flow chart showing one embodiment of a **credit application**  
 and approval process;  
 [014] Figure 5 is a flow chart showing one embodiment of a...web page for  
 use at the client computer for  
 entering customer information for a **credit application** ;  
 [022] Figure 13 is diagram of a web page for use at the client computer  
 for  
 entering owner information for a **credit application** ;  
 [023] Figure 14 is diagram of a web page for use at the client computer  
 for  
 entering creditor information for a **credit application** ;  
 [024] Figure 15 is diagram of a second web page for use at the client  
 computer  
 for entering creditor information for a **credit application** ;  
 [025] Figure 16 is diagram of a second web page for use at the client  
 computer  
 for entering guarantor information for a **credit application** ;  
 [026] Figure 17 is diagram of a web page for use at the client computer  
 for  
 entering insurance information for a **credit application** ;  
 [027] Figure 18 is diagram of a web page for use at the client computer  
 for  
 entering hazards information for a **credit application** ;  
 5  
 [028] Figure 19 is diagram of a web page for use at the client computer  
 for  
 entering signature information for a **credit application** ;  
 [029] Figure 20 is diagram of ...for use at the client computer for  
 checking on the status of quote requests in **credit applications** ;  
 [030] Figure 21 is diagram of a web page for use at the client computer  
 for  
 checking on the status of deal requests in **credit applications** ;  
 [031] Figure 22 is diagram of a web page for use at the client computer  
 for  
 checking on the status of sales reports in **credit applications** ;  
 [032] Figure 23 is diagram of a web page for use at the client computer  
 ...32 is diagram of a web page for use at the client computer for  
 entering **credit score** information for an analyst summary;  
 [042] Figure 33 is diagram of a web page for...

14/3,K/9 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00994559

**DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING  
 EXCHANGE THEREFOR**

**OPTIONS NUMERIQUES A RETOURS AJUSTABLES BASEES SUR LA DEMANDE ET BOURSE  
 D'ECHANGES COMMERCIAUX AFFERENTE**

Patent Applicant/Assignee:

LONGITUDE INC, 650 Fifth Avenue, New York, NY 10019, US, US (Residence),  
 US (Nationality)

Inventor(s):

LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US,

Legal Representative:

WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York,

NY 10004, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200323575 A2 20030320 (WO 0323575)  
Application: WO 2002US30309 20020909 (PCT/WO US0230309)  
Priority Application: US 2001950498 20010910  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 122079

Main International Patent Class: G06F  
Fulltext Availability:  
Claims

#### Claim

... least provide information about market risk should have positive feedback effects for the management of **credit** risk.  
A simple example of a group of DBAR contingent claims with the following assumptions...defaulting on the margin loan (which can typically be obtained from data made available by **credit rating** agencies, such as Standard and Poors, and data related to the correlation of changes in **credit ratings** or default probabilities for every pair of traders (which can be obtained, for example, from ...has invested in the groups of DBAR contingent claims. Default probabilities can be obtained from **credit rating** agencies, from the JP Morgan CreditMetrics database, or from other sources as known to one...as the event that the investors in those groups of DBAR contingent claims, grouped by **credit rating** or classification will be unable to repay margin loans for losing investments. For example, a multivariate statistical distribution to be estimated might assume that changes in the market events and **credit ratings** or classifications are jointly normally distributed. Estimating such a distribution would thus entail estimating, for the expiration date), the mean changes in **credit ratings** expected until expiration, the - 147 standard deviation for each market event and credit rating change...typically provide information on the additional yield investors require for investments in bonds of varying **credit ratings**, e.cr., AAA, AA, A, A-. Other methods are readily available to one skilled in... investments on margin in each of the groups can be  
ID  
divided into five distinct **credit rating** classes. Data on the daily changes in the price of IBM and the bond yield...

14/3,K/10 (Item 6 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00963611 \*\*Image available\*\*  
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES  
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET  
POUR SERVICES DE LOCATION DE VEHICULES  
Patent Applicant/Assignee:



THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US  
, US (Residence), US (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US  
, US (Residence), US (Nationality), (Designated only for: US)  
DE VALLANCE Kimberly Ann, 2037 Silent Spring Drive, Maryland Heights, MO  
63043, US, US (Residence), US (Nationality), (Designated only for: US)  
HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US,  
US (Residence), US (Nationality), (Designated only for: US)  
KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126, US, US  
(Residence), US (Nationality), (Designated only for: US)  
SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US  
(Residence), US (Nationality), (Designated only for: US)  
TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US  
(Residence), US (Nationality), (Designated only for: US)  
KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HAFERKAMP Richard E (et al) (agent), Howell & Haferkamp, L.C., Suite  
1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200297700 A2 20021205 (WO 0297700)  
Application: WO 2001US51431 20011019 (PCT/WO US0151431)  
Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 237932

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Tkt F9=Callback--Notes..'FIO=Receipt Depos Roll=Ewd/Back

F12=Previous P13 surance F14= **Credit** Check F15=Reservation

The Adjustor. Detail Scr is very similar to the Body Shop Detail...this  
is essentially the cumulative revenue).

8) Write record to AMTRNCR (Month-to-Date transction **credit** f file)  
after

loading the following fields, including current date/time stamp fields.

- Populate the...

14/3,K/11 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00956981 \*\*Image available\*\*

Search Performed by Sylvia Keys 27-May-04

**NOTIFYING A CONSUMER OF CHANGES MADE TO A CREDIT REPORT  
SYSTEMES ET PROCEDES SIGNALANT A UN UTILISATEUR LES MODIFICATIONS DE SON  
RELEVÉ DE CREDIT**

Patent Applicant/Assignee:

EQUIFAX INC, 1550 Peachtree Street, N.W., Atlanta, GA 30309, US, US  
(Residence), US (Nationality)

Inventor(s):

CHAPMAN Thomas F, 78 Lindbergh Drive, NE, Unit #60, The Parkside,  
Atlanta, GA 30305, US,  
DODGE Jeffrey L, 10430 Groomsbridge Road, Alpharetta, GA 30022, US,  
MILLARD Joy T, 5204 Camden Lake Parkway, Acworth, GA 30101, US,  
SATTERFIELD Markus R, 1210 Elk Ridge Cove, Alpharetta, GA 30005, US,  
SMYTHE Alexander C, 4432 Columns Drive, Marietta, GA 30067, US,  
TRIGONOPLOS Patrick S, 802 Brookshade Parkway, Alpharetta, GA 30004, US,

Legal Representative:

PRATT John S (agent), Kilpatrick Stockton LLP, Suite 2800, 1100 Peachtree  
Street, Atlanta, GA 30309-4530, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200291127 A2-A3 20021114 (WO 0291127)

Application: WO 2002US14654 20020509 (PCT/WO US0214654)

Priority Application: US 2001852597 20010510

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8927

Main International Patent Class: G06F-017/30

International Patent Class: G06F-007/00 ...

... G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Often consumers only learn that someone has stolen their identities  
after the damage to their **credit rating** is done. The suspicions  
usually arise when a **credit request** is declined, or a loan  
application turned down, or worse when a collection letter is...

14/3,K/12 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00933152 \*\*Image available\*\*

**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES**

**SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,  
FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES**

Patent Applicant/Assignee:

THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US  
, US (Residence), US (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US  
, US (Residence), US (Nationality), (Designated only for: US)  
DE VALLANCE Kimberly Ann, 2037 Silent Spring Drive, Maryland Heights, MO  
63043, US, US (Residence), US (Nationality), (Designated only for: US)  
HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US,  
US (Residence), US (Nationality), (Designated only for: US)  
KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126, US, US  
(Residence), US (Nationality), (Designated only for: US)  
SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US  
(Residence), US (Nationality), (Designated only for: US)  
TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US  
(Residence), US (Nationality), (Designated only for: US)  
KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HAFERKAMP Richard E (et al) (agent), HOWELL & HAFERKAMP, L.C., Suite  
1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200267175 A2 20020829 (WO 0267175)  
Application: WO 2001US51437 20011019 (PCT/WO US0151437)  
Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
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Fulltext Word Count: 243912

Main International Patent Class: G06F-017/60

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DIALOG(R)File 349:PCT FULLTEXT

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00929741 \*\*Image available\*\*

**WIRELESS RATING SYSTEM AND METHOD**

**PROCEDE ET SYSTEME D'EVALUATION SANS FIL**

Patent Applicant/Assignee:

MRATEIT INC, 647 Montgomery School Lane, Wynnewood, PA 19096, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LAUFER-CAHANA Ayala, 647 Montgomery School Lane, Wynnewood, PA 19096, US,  
US (Residence), IL (Nationality), (Designated only for: US)

Legal Representative:

MORGAN LEWIS & BOCKIUS LLP (agent), ZELE, John D. et al., 1111  
Pennsylvania Avenue, N.W., Washington, DC 20004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200263815 A2-A3 20020815 (WO 0263815)  
Application: WO 2002US3365 20020207 (PCT/WO US0203365)  
Priority Application: US 2001777666 20010207

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

Search Performed by Sylvia Keys 27-May-04

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10586

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... or display screen selection on the user's wireless device 32.  
Responsive to the "get **credit** " **request** , the user's wireless device 32  
transmits a credit information request and service provider information  
...

...a different time to different destinations depending on the location of  
the equipment that handles **credit** information requests and **rating**  
**service** information transfers.

The mobile operator or other service responds to the credit information  
request by...

14/3,K/14 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00925723 \*\*Image available\*\*

**IMPROVEMENTS RELATING TO DISTRIBUTED PROCESSING SYSTEMS**

**AMELIORATIONS CONCERNANT DES SYSTEMES DE TRAITEMENT REPARTIS**

Patent Applicant/Assignee:

BEST QUOTE DIRECT LIMITED, Seacourt Tower, West Way, Oxford OX2 0JG, GB,  
GB (Residence), GB (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

NAFOUSI Mahmoud, 47 Rayleigh Park Road, Oxford OX2 9AZ, GB, GB  
(Residence), GB (Nationality), (Designated only for: US)

Legal Representative:

AHMAD Sheikh Shakeel (et al) (agent), David Keltie Associates, Fleet  
Place House, 2 Fleet Place, London EC4M 7ET, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200259809 A2 20020801 (WO 0259809)

Application: WO 2002GB326 20020125 (PCT/WO GB2002000326)

Priority Application: GB 20011989 20010125

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

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Fulltext Word Count: 21349

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... check as it is only an estimate, thereby mitigating the problems associated with a worsening **credit** rating due to multiple rejected **credit applications** .

The present invention also enables the problems of restricted access to Lenders by Dealers as...

14/3,K/15 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00920264 \*\*Image available\*\*

METHOD AND SYSTEM FOR IMPLEMENTING RULES AND RULEFLOWS

PROCEDE ET SYSTEME DE MISE EN OEUVRE DE REGLES ET DE FLUX DE REGLES

Patent Applicant/Assignee:

HNC SOFTWARE, 5935 Cornerstone Court West, San Diego, CA 92121, US, US  
(Residence), US (Nationality)

Inventor(s):

KINTZER Eric, 112 Yale Road, Menlo Park, CA 94025, US,  
SERRANO-MORALES Carlos A, 1019 Valley Forge Drive, Sunnyvale, CA 94087,  
US,

Legal Representative:

MILLER Jeffrey A (agent), Lyon & Lyon LLP, Suite 4700, 633 West Fifth  
Street, Los Angeles, CA 90071-2066, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200254322 A2 20020711 (WO 0254322)

Application: WO 2001US50755 20011228 (PCT/WO US0150755)

Priority Application: US 2000751535 20001229

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

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Publication Language: English

Filing Language: English

Fulltext Word Count: 11159

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... object.

Fig. 3a shows an illustrative ruleflow 302 for the business process activity of handling **credit applications** . At process task 304, application information is obtained for a credit applicant. At process task 306, a **credit score** is obtained for the application. At process task 308, a credit decision is performed based upon the applicant's **credit score** . Consider if it is desired to implement task 306 using the scorecard metaphor -and task...

14/3,K/16 (Item 12 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00912731 \*\*Image available\*\*

METHOD AND APPARATUS FOR INTELLIGENT, SCALABLE COMMUNICATIONS IN A  
MULTI-ASSET FINANCIAL FULFILLMENT NETWORK

PROCEDE ET APPAREIL DE COMMUNICATIONS INTELLIGENTES, EVOLUTIVES DANS UN  
RESEAU D'EXECUTION FINANCIERE OPTIMALE A ACTIFS MULTIPLES

Patent Applicant/Assignee:

ECREDIT COM INC, 20 CareMatrix Drive, Dedham, MA 02026, US, US  
(Residence), US (Nationality)

Inventor(s):

SRINIVASAN Venkat, 6 Flanagan Drive, Framingham, MA 01701, US,  
MITHAL Sanjay, 340 West 86th Street, Apt. 4B, New York, NY 10024, US,

Legal Representative:

HUNT Robert E (agent), Wolf, Greenfield & Sacks, P.C., 600 Atlantic  
Avenue, Boston, MA 02210, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200246870 A2-A3 20020613 (WO 0246870)

Application: WO 2001US46398 20011204 (PCT/WO US0146398)

Priority Application: US 2000251077 20001204

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12105

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... reference

Name

Credit Ref Phone number of the credit Char 13 Y

Phone reference contact

**Credit** Ref Char 13 N

Phone

**Extension**

**Credit** Ref Acct Account number for the credit Ch@r 0

3q

Num @reference, if applicable

< **credit - request** >

Information about the specific financial details for this **credit**  
**application**

Field Description Domain IReq Validation

Amount Credit line requested by'the Numeric

Requested customer.

Tenn...

14/3,K/17 (Item 13 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00907953 \*\*Image available\*\*

**GLOBAL VENDOR FINANCING SYSTEM AND METHOD**

**SYSTEME ET PROCEDE DE FINANCEMENT GLOBAL PAR LE VENDEUR**

Patent Applicant/Assignee:

HELLER FINANCIAL INC, 500 West Monroe Street, Chicago, IL 60661-3630, US,  
US (Residence), US (Nationality)

Inventor(s):

BARRY John, 2121 Scarlet Oak Lane, Lisle, IL 60532, US,

Legal Representative:

AUBUCHON F David (agent), Brinks Hofer Gilson & Lionne, P.O. Box 10087,  
Chicago, IL 60610, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200241109 A2-A3 20020523 (WO 0241109)

Application: WO 2001US44150 20011114 (PCT/WO US0144150)

Priority Application: US 2000715958 20001115

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 5380

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... credit information is transmitted to multiple credit bureaus and  
multiple responses are received by the **credit** bureau module 208.

A **scoring** module 210, also called the **credit scoring** module,  
**evaluates** the vendor financing application and the credit information  
from the credit bureau and then 1...

...a predetermined format such that the scoring module 210 may  
automatically process the **credit** report. The **scoring** module 210 may  
support multiple languages and multiple currencies. Many countries,  
such as North...

...many European countries, have sufficient credit information available  
via computers that a large number of **credit applications** from those  
countries may be processed without manual intervention. As more credit  
agencies in other...a credit scorecard with the credit  
information and optionally some of the information from the **credit**  
**application**. The **score** cards may be configurable and easily  
updateable.

n n

In 408, the vendor financier determines...

Claim .

I 1 . A global vendor financing server that automatically processes a **credit application** , comprising:  
a network interface module capable of securely communicating with a vendor computer over a computer network including receiving a **credit request** for vendor financing and transmitting a credit level for the **credit request** ;  
a credit bureau interface module capable of communicating with first and second credit bureaus, where...

...first and second a credit bureaus provide credit information for different countries;  
I 0 a **scoring** module capable of determining a **credit** level as a function of the credit  
I 1 request and the credit information; and  
I 2 a pricing module capable of generating a price for the **credit request** .

2 The global vendor financing server of claim 1, wherein the computer network comprises an...

14/3,K/18 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00897559 \*\*Image available\*\*

**METHOD AND SYSTEM FOR FACILITATING TRANSACTIONS BETWEEN CONSUMERS AND SERVICE PROVIDERS**

**PROCEDE ET SYSTEME FACILITANT LES TRANSACTIONS ENTRE CLIENTS ET PRESTATAIRES DE SERVICES**

Patent Applicant/Assignee:

CREDITMINDERS INC, Suite B 200, 1310 Ranch Rd., 620 South, Austin, TX 78734, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

HILLESTAD William E, 5014 Little Creek Trail, Spicewood, TX 78669, US, US (Residence), US (Nationality), (Designated only for: US)

HILLS Charles F Jr, 6400 Hillside Terrace Drive, Austin, TX 78749, US, US (Residence), US (Nationality), (Designated only for: US)

RITZEMA Richard J, 106 Morning Cloud Street, Austin, TX 78734, US, US (Residence), US (Nationality), (Designated only for: US)

SHIELDS Daniel P, 500 Knollwood Drive, Newbury Park, CA 91320, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

LEWIS Terril G (agent), Howrey Simon Arnold & White, LLP, 750 Bering Drive, Houston, TX 77057-2198, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200231727 A1 20020418 (WO 0231727)

Application: WO 2001US30435 20010928 (PCT/WO US0130435)

Priority Application: US 2000239184 20001009

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW



(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 12009

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

English Abstract

...and neutral environment. Members receive credit reports and may use these reports to extend anonymous **credit requests**. Lenders may filter the **credit requests** using criteria by which they will determine which offers are suitable for potential review. The **extension** of a **credit** offer by a Lender to the Member causes the Lender to be charged a transaction...

Detailed Description

... and neutral environment. Members receive credit reports and may use these reports to extend anonymous **credit requests**. Lenders may filter the **credit requests** using criteria by which they will determine which requests are suitable for potential review. The **extension** of a **credit** offer by the Lender to the Member causes the Lender to be charged a transaction...best, this information could be used for area demographics by the Lender.

100321 The anonymous **credit request** and profile 314 of the Member 100 is freely made available to the Lenders 500...

...web site of the network system 300. To generate the best possible offer for an **extension** of **credit**, any potential Lender 500 subscribing to the system may then review the **credit request** and profile in the Transactional Database 314, free of charge.

100331 The format of the...500 and the io computer network system 300.

100361 The Lender 500 may filter Member **credit requests** by specifying certain filtering parameters 420, which the Lender 500 uses to specify decision criteria for selecting **credit requests** from the Members I 00. For example, using the filter, the Lender may decide what...

...offers it wished to entertain in terms of desired interest rates, principal amounts, i5 consumer **credit ratings**, etc. The filter parameters 420 are submitted 421 to the network system 300, where the filters are run in a Filtering Routine 330 that searches the credit profile and **credit requests** in the Transactional Database 314 stored in the network system 300 matching the filter criteria...

...then made accessible 331 for the Lender 500 to review.

100371 Upon reviewing the filtered **credit request** and profiles 33 1, the Lender 500 may act on the request by making an...

...or response is stored for retrieval by the Member 100. In a preferred embodiment, the **extension** of an offer for **credit** may be made automatic upon the successful matching of the **credit request** and profile with the filter parameters, saving the Lender time and money and generally facilitating...common, "supertype" be available for both the requests and the filters.

100531 For example, the **credit requests** from the Members in the

transactional RDBMS 314' may be broken down into two pieces...control over such involuntary data. Examples of involuntary data would include the Member's FICO **score** , number of late payments on **trade** line accounts, and bankruptcy information.

- 17 100541 A simplified, hierarchical breakdown of a credit request... review their credit report and a credit analysis (block 210). The Member may also make **lcredit** requests (block 220), review the status of pending **credit** requests (block 222), review credit offers (block 230) made by Lenders, and accept such credit offers...

...to be organized, sorted, or filtered according to Member preferences. While reviewing responses to their **credit** request , Members may also communicate anonymously with the Lender making the response via the network system...

...which preferably contains information Members can use, for example, to assist them in shopping for **credit** or improving their **credit** rating

100681 Figure 7 is similar to Figure 6, but illustrates options available to service providers...provided by the Lender GUI 400 that allows a Lender to create filters for Member **credit** requests . The data fields include, for example, fields for limiting the geographic location of Member requests 1002, specifying a range of acceptable **credit** scores 1004, identifying desired elements of the Members financial profile 1006, and indicating a maximum number...

14/3,K/19 (Item 15 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00896432

**SYSTEM METHODS AND COMPUTER PROGRAM PRODUCTS FOR OFFERING CONSUMER LOANS  
HAVING CUSTOMIZED TERMS FOR EACH CUSTOMER  
SYSTEMES, PROCEDES ET PRODUITS DE PROGRAMMES INFORMATIQUES OFFRANT DES  
PRETS A LA CONSOMMATION PERSONNALISES EN FONCTION DE CHAQUE CLIENT**

Patent Applicant/Assignee:

AMERICAN EXPRESS COMPANY, World Financial Center, 200 Vesey Street, New  
York City, NY 10285, US, US (Residence), US (Nationality)

Inventor(s):

ERICKSEN Brian, Kingston Place, Middle Way, Kingston Gorse, East Preston,  
West Sussex BN16 SB, GB,

Legal Representative:

SILVERIO William R (et al) (agent), Alston & Bird LLP, Bank of America  
Plaza, Suite 4000, 101 South Tryon Street, Charlotte, NC 28280-4000, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229521 A2 20020411 (WO 0229521)

Application: WO 2001US31257 20011005 (PCT/WO US0131257)

Priority Application: US 2000238186 20001005

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KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 9235

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description  
Claims

#### Detailed Description

... method for determining individually customized loan terms for a customer. The method includes accepting customer **credit application** data corresponding to the customer, and accessing credit bureau data corresponding to the customer, where the **credit** bureau data contains a **credit rating** for the customer. The method further includes calculating an expected probability of default for a loan to the customer based at least in part upon the customer **credit application** data and the credit bureau data, and determining customized loan terms that deliver a minimum...

#### Claim

... processing module 55 to determine the default rates, including computations that include the use of **credit** bureau data, such as **credit ratings**, in determining default rates. The following formula is used to determine the customized APR for...

...of the present invention. As shown in FIG. 4, a customer must first complete a **credit application**, as are known in the art. **Credit applications** typically include fields for the purposes of identifying the customer (e.g., social security number...

...20 of the present invention, either automatically or through a manual process. For instance, the **credit application** may be an electronic application located at one or more websites, and the credit data...are well known in the art (block 105). This information preferably includes a customer's **credit score** and a default **rating** that indicates the probability that the customer will default on a loan. Additionally, this data...

...within the custom loan manager about the customer may also be accessed (block 105). After **credit application** data, third party data (e.g., credit bureau data) and stored customer information data is...

...memory 50. Alternatively, the information may be stored in the storage device 65. From the **credit application** and credit bureau data an expected default rate for the customer may be calculated, as...

...which may indicate a probability of default for a loan to a customer based on **credit rating** information and national averages or historical and/or projected statistics for similarly situated customers. According...

...invention, the expected default rate may be based in part upon credit bureau data and **credit application** data, such as the customer's income. Additionally, separate default rates may be taken based...

...received from one or more credit bureaus, and combined with default rate information based on **credit application** data or received from third parties. Moreover, different default rates for a customer may be...

...55 calculate an expected default rate based at least upon credit bureau data and customer **credit application** data, where the loan processor module computes an weighted average based upon data typically utilized... one aspect of the present invention. As in the process illustrated in FIG. 4, a **credit application** is received from a customer (block 150), and third party information or data is collected...

...cash the adjusted default rate is calculated as a weighted average of the debt burden, **credit** bureau supplied default probability or **score** and recovery rate (block 175). As in FIG. 4, after the adjusted default rate is...

...recovering a percentage of a cash deposit. Therefore, like the process of FIG. 5, a **credit application** is received from a customer (block 205), and third party information and stored customer information...1 A method for determining individually customized loan terms for a customer, comprising:  
 accepting customer **credit application** data corresponding to the customer; accessing credit bureau data corresponding to the customer, wherein the **credit**  
 bureau data contains a **credit rating** for the customer;  
 calculating an expected probability of default for a loan to the customer based at least in part upon the customer **credit application** data and the credit bureau data; 10 determining customized loan terms that deliver a...

14/3,K/20 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00880996 \*\*Image available\*\*

**NATIONAL HOUSING CREDIT REPOSITORY PROTOCOL**

**PROTOCOLE NATIONAL D'ENTREPOT DE DONNEES DE CREDIT AU LOGEMENT**

Patent Applicant/Inventor:

NATHANS Michael G, Suite 174, 1324 Cape St. Clair Road, Annapolis, MD 21401, US, US (Residence), US (Nationality)

GOLDSTEIN-NATHANS Marcia A, Suite 174, 1324 Cape St. Clair Road, Annapolis, MD 21401, US, US (Residence), US (Nationality)

Legal Representative:

KELBER Steven B (et al) (agent), Piper Marbury Rudnick & Wolfe LLP, 1200 Nineteenth Street, N. W., Washinton, DC 20036, US,

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Application: WO 2001US41673 20010813 (PCT/WO US0141673)

Priority Application: US 2000224349 20000811

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4982

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... technology, especially in connection with "traditional" credit data collection and reporting practices. The current housing **credit application** process for both residential leases and mortgages often presents a daunting problem to low and...

...their residential rent or mortgage on time, but who do not have other lines of **credit**. FICO (Fair, Isaac & Co.) **credit scores** are automatically calculated by "traditional" **credit** bureaus for their subscribers using FICO's proprietary algorithms. These **credit scores** are in turn used by automated mortgage underwriting and lease application **scoring** models to establish **credit** -worthiness and ultimately determine the likelihood of default, and whether the applicant will qualify for...

14/3,K/21 (Item 17 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00877788

**METHOD OF AUTOMATIC QUALIFICATION FOR FINANCIAL SERVICES IN A FINANCIAL MANAGEMENT AND PLANNING SYSTEM**

**DETERMINATION DE CRITERES D'ACCES AUTOMATIQUE A UN SYSTEME DE GESTION ET DE PLANIFICATION FINANCIERES**

Patent Applicant/Assignee:

JUNUM COM INC, 1580 Corporate Drive, Costa Mesa, CA 92626, US, US  
(Residence), US (Nationality)

Inventor(s):

COULTER David B, 1580 Corporate Drive, Costa Mesa, CA 92626, US,

Legal Representative:

LECROY David Paul (agent), Kilpatrick Stockton, LLP, 11130 Sunrise Valley Drive, Suite 300, Reston, VA 20191-4329, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211047 A2 20020207 (WO 0211047)

Application: WO 2001US6724 20010228 (PCT/WO US0106724)

Priority Application: US 2000630373 20000801

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6405

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... scoring models for

30 different types of credit, or a generic model developed by a **credit scoring** company.

Under the Equal **Credit** Opportunity Act, a **credit scoring** system may not use certain characteristics like race, sex, marital status, national origin, or religion...

...the creditor can explain what might improve a score under the particular model used to **evaluate** a **credit application**.  
Nevertheless,  
**scoring** models generally **evaluate** the following types of information in an applicant's credit report.

Payment of bills on...

...accounts. For example, under some scoring models, loans from finance companies may negatively affect the **credit score**.

**Scoring** models may be based on more than just information in the credit report. For example, the model may consider information from a **credit application** as well as from the applicant's occupation, length  
io of employment, or whether the applicant owns a home. Federal Trade Commission, " **Credit Scoring** ", August 1998, available at  
"http://www.ftc.gov/bcp/online/pubs/ **credit / scoring .htm**", accessed February 27, 2000.

Studies show that an estimated 80% of all Americans have...the individual consumer in the system's central database 46, with  
information specifically associated with **credit applications** stored in  
io an approval analysis database 705. Once the member's credit history is...

...in  
position to qualify for 'additional credit facilities from participating lenders and businesses as his **credit scores** improve.

A member 510 will not have to input the basic personal and financial information

14/3,K/22 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00877787

METHOD OF CALCULATING A CREDIT SCORE BASED UPON DOMESTIC AND INTERNATIONAL  
FACTORS IN A FINANCIAL MANAGEMENT AND PLANNING SYSTEM  
PROCEDE DE CALCUL DE POINTS DE CREDIT BASE SUR DES FACTEURS NATIONAUX ET  
INTERNATIONAUX DANS UN SYSTEME DE GESTION FINANCIERE ET DE  
PLANIFICATION

Patent Applicant/Assignee:

JUNUM COM INC, 1580 Corporate Drive, Costa Mesa, CA 92626, US, US  
(Residence),

Inventor(s):

COULTER David B, 1580 Corporate Drvice, Costa Mesa, CA 92626, US,

TARR Robert W, 1580 Corporate Drive, Costa Mesa, CA 92626, US,

Legal Representative:

LECROY David Paul (agent), Kilpatrick Stockton, LLP, Suite 300, 11130  
Sunrise Valley Drive, Reston, VA 20191-4329, US,

Search Performed by Sylvia Keys 27-May-04

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211046 A2 20020207 (WO 0211046)  
Application: WO 2001US6486 20010228 (PCT/WO US0106486)  
Priority Application: US 2000630013 20000731

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6361

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... nearly

every other type of non-cash financial transaction, consumers' credit histories are scrutinized by **credit** grantors.

**Credit scoring** is a system creditors use to help determine whether to give credit. Information about consumers...

...accounts, late payments, collection actions, outstanding debt, and the age of accounts, is collected from **credit applications** and credit reports. Using a statistical program, creditors compare this information to the credit performance of consumers with similar lo profiles. A **credit scoring** system awards points for each factor that

helps predict who is most likely to repay a debt. A total number of points -- a **credit score** -- helps predict how creditworthy an applicant

is, that is, how likely it is that the applicant will repay a loan and make

the payments when due. **Credit scoring** is based on real data and statistics, so it usually is more reliable than subjective...

...the creditor can explain what might improve a score under the particular model used to **evaluate** a **credit application**.

Nevertheless,

**scoring** models generally **evaluate** the following types of information in an applicant's credit report.

Payment of bills on...

...accounts. For example, under some scoring models, loans from finance companies may negatively affect the **credit score**.

**Scoring** models may be based on more than just information in the credit report. For example, the model may consider information from a **credit application** as well as from the applicant's occupation, length of employment, or whether the applicant owns a home. Federal Trade Commission, " **Credit Scoring** ", August 1998, available at "http://www.ftc.gov/bcp/online/pubs/ **credit / scoring** .htm", accessed io February 27, 2000.

Studies show that an estimated 80% of all Americans...the individual consumer in the system's central database 46, with information specifically associated with **credit applications** stored in an approval analysis database 705. Once the member's credit history is within...

...io position to qualify for additional credit facilities from participating lenders and businesses as his **credit scores** improve. A member 510 will not have to input the basic personal and financial information...

14/3,K/23 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00877786

METHOD FOR REPAIRING AND MAINTAINING CONSUMER CREDIT IN A FINANCIAL MANAGEMENT AND PLANNING SYSTEM

TECHNIQUE DE RECONSTITUTION ET DE CONSERVATION D'UN CREDIT A LA CONSOMMATION DANS UN SYSTEME DE GESTION ET DE PLANIFICATION FINANCIERES

Patent Applicant/Assignee:

JUNUM COM INC, 1580 Corporate Drive, Costa Mesa, CA 92626, US, US  
(Residence),

Inventor(s):

COULTER David B, 1580 Corporate Drive, Costa Mesa, CA 92626, US,  
TARR Robert W, 1580 Corporate Drive, Costa Mesa, CA 92626, US,

Legal Representative:

LECROY David Paul (agent), Kilpatrick Stockton, LLP, Suite 300, 11130  
Sunrise Valley Drive, Reston, VA 20191-4329, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211045 A2 20020207 (WO 0211045)

Application: WO 2001US6484 20010228 (PCT/WO US0106484)

Priority Application: US 2000630091 20000801

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6830

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... nearly

every other type of non-cash financial transaction, consumers' credit histories are scrutinized by **credit** grantors.

**Credit scoring** is a system creditors use to help determine io whether to give credit. Information about...



...accounts, late payments, collection actions, outstanding debt, and the age of accounts, is collected from **credit applications** and credit reports. Using a statistical program, creditors compare this information to the credit performance of consumers with similar profiles. A **credit scoring** system awards points for each factor that helps predict who is most likely to repay a debt. A total number of points -- a **credit score** -- helps predict how creditworthy an applicant is, that is, how likely it is that the applicant will repay a loan and make the payments when due. **Credit scoring** is based on real data and statistics, so it usually is more reliable than subjective...

...the creditor can explain what might improve a score under the particular model used to **evaluate a credit application**. Nevertheless, **scoring** models generally **evaluate** the following types of information in an applicant's credit report.

Payment of bills on...

...accounts. For example, under some scoring models, loans from finance companies may negatively affect the **credit score**.

**Scoring** models may be based on more than just information in the credit report. For example, the model may consider information from a **credit application** as well as from the applicant's occupation, length of employment, or whether the applicant owns a home. Federal Trade Commission, " **Credit Scoring** ", August 1998, available at "<http://www.ftc.gov/bcp/online/pubs/credit/scoring.htm>", accessed February 27, 2000.

Studies show that an estimated 80% of all Americans have...the individual consumer in the system's central database 46, with information specifically associated with **credit applications** stored in an approval analysis database 705. Once the member's credit history is within additional credit facilities from participating lenders and businesses as his **credit scores** improve.

A member 510 will not have to input the basic personal and financial info...

14/3,K/24 (Item 20 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00877785

**METHOD FOR RECAPTURING LOST CUSTOMERS IN A FINANCIAL MANAGEMENT AND PLANNING SYSTEM**

**TECHNIQUE PERMETTANT DE REINTEGRER DES CLIENTS PERDUS DANS UN SYSTEME DE GESTION ET DE PLANIFICATION FINANCIERES**

Patent Applicant/Assignee:

JUNUM COM INC, 1580 Corporate Drive, Costa Mesa, CA 92626, US, US  
(Residence), -- (Nationality)

Inventor(s):

COULTER David B, 1580 Corporate Drive, Costa Mesa, CA 92626, US,

Search Performed by Sylvia Keys 27-May-04

Legal Representative:

FRIEDLAND David K (agent), Lott & Friedland, P.A., P.O. Drawer 141098,  
Miami, FL 33114-1098, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211044 A2 20020207 (WO 0211044)

Application: WO 2001US6329 20010228 (PCT/WO US0106329)

Priority Application: US 2000630093 20000801

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6548

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... nearly

every other type of non-cash financial transaction, consumers' credit  
histories are scrutinized by **credit** grantors.

**Credit scoring** is a system creditors use to help determine  
whether to give credit. Information about consumers...

...accounts, late payments, collection actions, outstanding debt, and the  
age of accounts, is collected from **credit applications** and credit  
reports. Using a statistical program, creditors compare this  
information to the credit performance of consumers with similar  
io profiles. A **credit scoring** system awards points for each factor  
that  
helps predict who is most likely to repay a debt. A total number of  
points -- a **credit score** -- helps predict how creditworthy an  
applicant  
is, that is, how likely it is that the applicant will repay a loan and  
make  
the payments when due. **Credit scoring** is based on real data and  
statistics, so it usually is more reliable than subjective...

...the creditor can explain what might improve a score under the  
particular model used to **evaluate** a **credit application** .  
Nevertheless,  
**scoring** models generally **evaluate** the following types of information  
in an applicant's credit report.

Payment of bills on...

...accounts. For example, under some scoring  
models, loans from finance companies may negatively  
affect the **credit score** .

**Scoring** models may be based on more than just infori-nation in the  
credit report. For example, the model may consider information from  
a **credit application** as well as from the applicant's occupation,

length  
of employment, or whether the applicant owns a home. Federal Trade  
Commission, " **Credit Scoring** ", August 1998, available at  
"http://www.ftc.gov/bcp/online/pubs/ **credit / scoring** .htm", accessed  
on February 27, 2000.

Studies show that an estimated 80% of all Americans...the individual  
consumer in the system's central database 46, with  
information specifically associated with **credit applications** stored  
...in  
position to qualify for additional credit facilities from participating  
lenders and businesses as his **credit scores** improve.

A member 51() will not have to input the basic personal and  
financial information...

**14/3,K/25 (Item 21 from file: 349)**  
DIALOG(R) File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00877784

**METHOD FOR SIMPLIFYING AN APPLICATION PROCESS IN A FINANCIAL MANAGEMENT AND  
PLANNING SYSTEM**

**SIMPLIFICATION DES DEMANDES DANS UN SYSTEME DE PLANIFICATION ET DE GESTION  
FINANCIERES**

Patent Applicant/Assignee:

JUNUM COM INC, 1580 Corporate Drive, Costa Mesa, CA 92626, US, US  
(Residence), US (Nationality)

Inventor(s):

COULTER David B, 1580 Corporate Drive, Costa Mesa, CA 92626, US,

Legal Representative:

LECROY David Paul (agent), Kilpatrick Stockton, LLP, Suite 300, 11130  
Sunrise Valley Drive, Reston, VA 20191-4329, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211043 A2 20020207 (WO 0211043)

Application: WO 2001US6327 20010228 (PCT/WO US0106327)

Priority Application: US 2000630222 20000801

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6586

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... nearly

every other type of non-cash financial transaction, consumers' credit  
histories are scrutinized by **credit** grantors.

**Credit scoring** is a system creditors use to help determine

whether to give credit. Information about consumers...

...accounts,, late payments, collection actions, outstanding debt, and the age of accounts, is collected from **credit applications** and credit reports. Using a statistical program, creditors compare this information to the credit performance of consumers with similar profiles. A **credit scoring** system awards points for each factor that helps predict who is most likely to repay a debt. A total number of points -- a **credit score** -- helps predict how creditworthy an applicant is, that is, how likely it is that the applicant will repay a loan and make the payments when due. **Credit scoring** is based on real data and statistics, so it usually is more reliable than subjective...

...the creditor can explain what might improve a score under the particular model used to **evaluate a credit application**. Nevertheless, **scoring** models generally **evaluate** the following types of information in an applicant's credit report.

Payment of bills on...

...accounts. For example, under some scoring models, loans from finance companies may negatively affect the **credit score**.

**Scoring** models may be based on more than just information in the credit report. For example, the model may consider information from a **credit application** as well as from the applicant's occupation, length of employment, or whether the applicant owns a home. Federal Trade Commission, " **Credit Scoring** ", August 1998, available at "<http://www.ftc.gov/bcp/online/pubs/credit/scoring.htm>", accessed on February 27, 2000.

Studies show that an estimated 80% of all Americans...the individual consumer in the system's central database 46, with information specifically associated with **credit applications** stored in an approval analysis database 705. Once the member's credit history is within...

...in position to qualify for additional credit facilities from participating lenders and businesses as his **credit scores** improve.

A member 510 will not have to input the basic personal and financial information...

14/3,K/26 (Item 22 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00853821

**METHOD AND APPARATUS FOR MANAGING ACCOUNTS RECEIVABLE CLAIMS  
PROCEDE ET APPAREIL PERMETTANT DE GERER DES CREANCES DE COMPTES DE  
DEBITEURS**

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale

Search Performed by Sylvia Keys 27-May-04

Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA  
(Nationality)

Inventor(s):

LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,  
GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1  
, CA,

Legal Representative:

WILSON Craig (agent), Craig Wilson and Company, Suite 211, 2570 Matheson  
Blvd., East, Mississauga, Ontario L4W 4Z3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200186524 A2 20011115 (WO 0186524)

Application: WO 2001IB838 20010430 (PCT/WO IB0100838)

Priority Application: US 2000562666 20000502

Designated States: AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 10752

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... performs audit verification for tracking all transactions at the  
customer level for account reconciliation.

**1. CREDIT APPLICATION PROCESS [NEW  
CUSTOMER]**

The client works with the business entity to establish approval criteria  
on new customer accounts and to choose client specific **credit scoring**  
options using **scoring** software programs contained in ARS 1 0.

Figure 9 is an activity diagram for performing...

**14/3,K/27 (Item 23 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00851708

**METHOD, APPARATUS AND COMPUTER PROGRAM FOR MANAGING ACCOUNTING SYSTEM  
INTERFACES**

**PROCEDE, APPAREIL ET PROGRAMME INFORMATIQUE PERMETTANT DE GERER LES  
INTERFACES D'UN SYSTEME DE COMPTABILISATION**

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale  
Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA  
(Nationality)

Inventor(s):

LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,  
GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1  
, CA,

Legal Representative:

WILSON Craig (agent), Craig Wilson and Company, Suite 211, 2570 Matheson  
Blvd., East, Mississauga, Ontario L4W 4Z3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184389 A2 20011108 (WO 0184389)

Application: WO 2001IB919 20010430 (PCT/WO IB0100919)

Priority Application: US 2000561654 20000502

Designated States: AU CA JP MX  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 11020

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... performs audit verification for tracking all transactions at the customer level for account reconciliation.

**1 . CREDIT APPLICATION PROCESS [NEW CUSTOMER]**

The client works with the business entity to establish approval criteria on new customer accounts and to choose client specific **credit scoring** options using **scoring** software programs contained in ARS 1 0.

Figure 9 is an activity diagram for performing...

**14/3,K/28 (Item 24 from file: 349)**  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00851707

**METHOD AND APPARATUS FOR MANAGING REMITTANCE PROCESSING WITHIN ACCOUNT RECEIVABLES**  
**PROCEDE ET APPAREIL DE GESTION DU TRAITEMENT DES VERSEMENTS DES COMPTES DEBITEURS**

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale  
Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA  
(Nationality)

Inventor(s):

LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,  
GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1  
, CA,

Legal Representative:

WILSON Craig (agent), Craig Wilson and Company, Suite 211, 2570 Matheson  
Blvd., East, Mississauga, Ontario L4W 4Z3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184388 A2 20011108 (WO 0184388)

Application: WO 2001IB847 20010430 (PCT/WO IB0100847)

Priority Application: US 2000563633 20000502

Designated States: AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 10534

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... performs audit verification for tracking all transactions at the customer level for account reconciliation.

1 . CREDIT APPLICATION PROCESS [NEW  
CUSTOMER]

The client works with the business entity to establish approval criteria on new customer accounts and to choose client specific **credit scoring** options using **scoring** software programs contained in ARS 1 0.

Figure 9 is an activity diagram for performing...

14/3,K/29 (Item 25 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00851706

METHOD AND APPARATUS FOR MANAGING CREDIT INQUIRIES WITHIN ACCOUNT  
RECEIVABLES

PROCEDE ET APPAREIL DE GESTION DES ENQUETES DE SOLVABILITE AU SEIN DE  
COMPTES DEBITEURS

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale  
Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA  
(Nationality)

Inventor(s):

LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,  
GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1  
, CA,

Legal Representative:

WILSON Craig (agent), Craig Wilson and Company, 2570 Matheson Blvd. East,  
Suite 211, Mississauga, Ontario L4W 4Z3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184387 A2 20011108 (WO 0184387)

Application: WO 2001IB846 20010430 (PCT/WO IB0100846)

Priority Application: US 2000561653 20000502

Designated States: AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 10169

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... performis audit verification for tracking all transactions at the  
customer level for account reconciliation.

1 . CREDIT APPLICATION PROCESS [NEW  
CUSTOMER]

The client works with the business entity to establish approval criteria on new customer accounts and to choose client specific **credit scoring** options using **scoring** software programs contained in ARS 10.

Figure 9 is an activity diagram for performing a...

14/3,K/30 (Item 26 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00851695

**METHOD AND APPARATUS FOR MANAGING ACCOUNT RECEIVABLES**

**PROCEDE ET DISPOSITIF DE GESTION DE CREANCES**

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale  
Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA  
(Nationality)

Inventor(s):

LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,  
GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1  
, CA,

Legal Representative:

WILSON Craig (agent), Craig Wilson and Company, 2570 Matheson Blvd. East,  
Suite 211, Mississauga, Ontario L4W 4Z3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184346 A2 20011108 (WO 0184346)

Application: WO 2001B916 20010430 (PCT/WO IB0100916)

Priority Application: US 2000561655 20000502

Designated States: AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 10335

Main International Patent Class: **G06F-017/00**

Fulltext Availability:

Claims

Claim

... These access levels exist for individuals with different authorities  
such as Headquarter authority, supervisor authority, **credit evaluator**  
authority, Collector authority and remittance processing authority. When  
the user logs onto the application, the...

...server system 12, which perform specific tasks. ARS 30 manages full  
range of trade receivables' **credit** and collection **services** involving  
**credit evaluation credit** granting, customer collection and account  
reconciliation, remittance receipt, application processing, banking,  
receivables consolidation, and updating...190 to display invoice details.  
Overall, ARSIO provides a full range of credit and collection **services**  
for **trade** receivables including **credit evaluation , credit**  
granting, customer collection and account reconciliation, payment  
receipt, application and banking, account -receivables (A/R...  
...10 is described in detail.

A. CREDIT INQUIRY MODULE

Credit Inquiry Module 190 primarily involves **credit evaluation** at the  
time the customer account is set up, and credit maintenance activities.  
Credit Inquiry...

...perform audit verification for tracking all transactions at the  
customer level for account reconciliation.

1 . **CREDIT APPLICATION** PROCESS [NEW

1 5 CUSTOMER]

The client works, with the business entity to establish approval criteria  
on new customer accounts and to choose client specific **credit scoring**  
options using **scoring** software programs contained in ARS 1 0.

Figure 9 is an activity diagram for performing...customer does not meet  
the pre-determined parameters of credit investigation 244 or if the  
**credit requested** by the customer exceeds the authorized limits of



designated credit officer 224, then ARS'10...

14/3,K/31 (Item 27 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00850771 \*\*Image available\*\*

**SECURE ELECTRONIC PAYMENT METHOD FOR FRAUD REDUCTION AND REDUCED TRANSACTION COSTS**

**PROCEDE ELECTRONIQUE DE PAIEMENT SUR REDUISANT LES POSSIBILITES DE FRAUDE ET LES COUTS DE TRANSACTION**

Patent Applicant/Assignee:

CMA BUSINESS CREDIT SERVICES, 40 East Verdugo Avenue, Burbank, CA 91502,  
US, US (Residence), US (Nationality)

Inventor(s):

COCOTIS Thomas A, 17111 Ash Street, Apt. C, Huntington Beach, CA 92647,  
US,

VON KAENEL Timothy A, 12 Lake View Drive, Coto De Caza, CA 92679, US,

Legal Representative:

NIXON Dale B (et al) (agent), Sidley Austin Brown & Wood, Suite 3400, 717  
N. Harwood, Dallas, TX 75201, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184454 A1 20011108 (WO 0184454)

Application: WO 2001US3767 20010205 (PCT/WO US0103767)

Priority Application: US 2000563945 20000502

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10346

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... purchase to the credit card issuing bank 34.

6. Authonization Approval - The issuing bank 34 **evaluates** the **credit** card request and makes a determination such for the validity of the credit card and the availabilty of sufficient credit. If the **credit request** is approved, the issuing bank 34 transmits an authorization approval back to the credit card...

14/3,K/32 (Item 28 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00846407 \*\*Image available\*\*

**ONLINE CREDIT SERVICES BROKERING**

**SERVICES DE COURTAGE DE CREDIT EN LIGNE**

Patent Applicant/Assignee:

LIVECAPITAL INC, 1900 South Norfolk Street, Suite 115, San Mateo, CA  
94403, US, US (Residence), US (Nationality)

Inventor(s):

BEG Mirza Mohsin, 801 Foster City Boulevard, #310, Foster City, CA 94404,  
US,

GROSSMAN David Daniel, 717 Christine Drive, Palo Alto, CA 94303, US,

MEYERS Jonathan Marc, 162 Arbor, San Francisco, CA 94131, US,

Legal Representative:

MALLIE Michael J (et al) (agent), Blakely, Sokoloff, Taylor & Zafman LLP,  
7th floor, 12400 Wilshire Boulevard, Los Angeles, CA 90025, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200180123 A1 20011025 (WO 0180123)

Application: WO 2001US11668 20010409 (PCT/WO US0111668)

Priority Application: US 2000549822 20000414

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18588

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... card for a limited amount until a full credit evaluation can be  
performed.

One simple **extension** of the current automated **credit** systems lets the  
applicant directly input the relevant information into a computer, either  
in the...

...through a remote connection (e.g., via the Internet). Various Internet  
websites now provide instant **credit applications**, but these sites  
simply automate the process of filling in the required information. The  
approval...

...that the application was fraudulent) without requiring a human decision.  
However, such current online instant **credit application** systems  
**evaluate** the applicant for only a single lending institution and, for  
only a single type of...while FIGs. 5-9E provide additional details for  
some of the processes performed by the **credit** approval method in  
evaluating a **credit application**.

Referring first to FIG. 4, the acts to be performed by an online broker  
server...

Claim

... multiple credit options, the logic comprising: an applicant interface  
for receiving completed portions of a **credit application** from an  
applicant and for returning messages from the online broker to the  
applicant; credit...

...application cumulatively received to determine if the applicant is

qualified for any of the multiple **credit** options; and. 1 **credit evaluation** logic coupled to the **credit** approval logic for determining the set of qualified credit options for the applicant.

28 The...product.

53 An apparatus comprising:  
an applicant interface means for receiving completed portions of a **credit application** from an applicant and for returning messages from an online broker to the applicant;  
credit...

...application cumulatively received to determine if the applicant is qualified for any of the multiple **credit** options; and **credit evaluation** means coupled to the **credit** approval means for determining the set of qualified credit options for the applicant.

54 The...

14/3,K/33 (Item 29 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00832729

**FINANCIAL MANAGEMENT AND PLANNING SYSTEM**

**SYSTEME DE PLANIFICATION ET DE GESTION FINANCIERE**

Patent Applicant/Assignee:

JUNUM COM INC, 1580 Corporate Drive, Costa Mesa, CA 92626, US, US  
(Residence), US (Nationality)

Inventor(s):

COULTER David B, 1580 Corporate Drive, Costa Mesa, CA 92626, US,  
TARR Robert W, 1580 Corporate Drive, Costa Mesa, CA 92626, US,

Legal Representative:

LECROY David Paul (agent), Kilpatrick Stockton LLP, Suite 300, Sunrise  
Valley Drive 11130, Reston, VA 20191-4329, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200165398 A2 20010907 (WO 0165398)

Application: WO 2001US6350 20010228 (PCT/WO US0106350)

Priority Application: US 2000514919 20000228

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6373

Main International Patent Class: **G06F-017/00**

Fulltext Availability:

Detailed Description

Detailed Description

... nearly

every other type of non-cash financial transaction, consumers' credit

histories are scrutinized by **credit** grantors.

1

**Credit scoring** is a system creditors use to help determine whether to give credit. Information about consumers...

...accounts, late payments, collection actions, outstanding debt, and the age of accounts, is collected from **credit applications** and credit reports. Using a statistical program, creditors compare this information to the credit performance of consumers with similar profiles. A **credit scoring** system awards points for each factor that helps predict who is most likely to repay a debt. A total number of 10 points -- a **credit score** -- helps predict how creditworthy an applicant is, that is, how likely it is that the applicant will repay a loan and make the payments when due. **Credit scoring** is based on real data and statistics, so it usually is more reliable than subjective...

...the creditor can explain what might improve a score under the particular model used to **evaluate** a **credit application**. Nevertheless, **scoring** models generally **evaluate** the following types of information in an applicant's credit report.

2

\* Payment of bills...

...accounts. For example, under some scoring models, loans from finance companies may negatively affect the **credit score**.

3

**Scoring** models may be based on more than just information in the credit report. For example, the model may consider information from a **credit application** as well as from the applicant's occupation, length of employment, or whether the applicant owns a home. Federal Trade Commission, " **Credit Scoring** ", August 1998, available at "<http://www.ftc.gov/bcp/online/pubs/credit/scoring.htm>", accessed February 27, 2000.

Studies show that an estimated 80% of all Americans have...the individual consumer in the system's central database 46, with information specifically associated with **credit applications** stored in an approval analysis database 705. Once the member's credit history is within...

...in position to qualify for additional credit facilities from participating lenders and businesses as his **credit scores** improve.

A member 510 will not have to input the basic personal and financial information...

14/3,K/34 (Item 30 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00805488 \*\*Image available\*\*

METHOD AND SYSTEM FOR GENERATING AUTOMATED QUOTES AND FOR CREDIT PROCESSING

Search Performed by Sylvia Keys 27-May-04

# AND SCORING

## PROCEDE ET SYSTEME DESTINES A LA GENERATION DE TAUX AUTOMATISES ET AU TRAITEMENT ET A L'EVALUATION PAR SCORE DE CREDITS

Patent Applicant/Assignee:

GELCO CORPORATION, Three Capital Drive, Eden Prairie, MN 55344, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

JOHNSON Ken, 6851 Sugar Hill Circle, Eden Prairie, MN 55346, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

PADMANABHAN Devan V (et al) (agent), Dorsey & Whitney LLP, Pillsbury  
Center South, 220 South Sixth Street, Minneapolis, MN 55402-1498, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139079 A1 20010531 (WO 0139079)

Application: WO 2000US32125 20001122 (PCT/WO US0032125)

Priority Application: US 99167084 19991123

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13358

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... 2 is a process flow chart illustrating the typical process for  
generating

quotes and for **scoring credit** applicants;

Figure 3 is a flow chart showing one embodiment of the invention;

Figure 4 is a flow chart showing one embodiment of a **credit  
application** and

approval process;

Figure 5 is a flow chart showing one embodiment of a credit...

...a web page for use at the client computer for entering

customer information for a **credit application** ;

Figure 13 is diagram of a web page for use at the client computer for  
entering

owner information for a **credit application** ;

SUBSTITUTE SHEET (RULE 26)

Figure 14 is diagram of a web page for use at the client computer for  
entering

creditor information for a **credit application** ;

Figure 15 is diagram of a web page for use at the client computer for  
entering

insurance information for a **credit application** ;

Figure 16 is diagram of a web page for use at the client computer for  
entering Y2K

and hazards information for a **credit application** ;

Figure 17 is diagram of a web page for use at the client computer for  
entering

...  
...CAPITAL  
ENT CUSTOMER OYES ONO  
Cip CODE FLEET  
COLLECTOR NAME: COLLECTOR PHONE:  
ms.. OUTSTANDING BANK VALUE \$:  
@M 1 . . . -, - 1  
Y2K EVALUATED OYES ONO  
gONTACT: PHONE:  
COMPANYNAME DATE LAST UPDATED.\*  
QUNS#: sic CODE. SIC CODE:  
RATING: OF...

14/3,K/35 (Item 31 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00801825 \*\*Image available\*\*

**SYSTEMS AND METHODS FOR ANONYMOUS PAYMENT TRANSACTIONS**  
**SYSTEMES ET PROCEDES PERMETTANT D'EFFECTUER DES OPERATIONS DE PAIEMENT**  
**ANONYMES**

Patent Applicant/Assignee:

FIRST DATA RESOURCES, 10825 Farnam Drive, Omaha, NE 68154-3277, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

TSUEI Henry, 2606 N. 157th Street, Omaha, NE 68126, US, US (Residence),  
-- (Nationality), (Designated only for: US)

BLAGG Lynn Holm, 18318 Sunset Lane, Omaha, NE 68135, US, US (Residence),  
-- (Nationality), (Designated only for: US)

WELLS Stephen, 125 N. 8th Street, Springfield, NE 68059, US, US  
(Residence), -- (Nationality), (Designated only for: US)

Legal Representative:

HARRIS John R (agent), Morris, Manning & Martin, LLP, 1600 Atlanta  
Financial Center, 3443 Peachtree Road, N.E., Atlanta, GA 30326, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200135355 A1 20010517 (WO 0135355)

Application: WO 2000US30675 20001108 (PCT/WO US0030675)

Priority Application: US 99164169 19991109; US 99476175 19991230

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16470

...International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... application 104

as any other application. Credit bureau reports are requested and the  
account is **scored** to determine **credit** eligibility and establish an  
amount of available credit. If the part I credit card application 104 is

not approved, the normal letters are sent as with any other **credit application** . If the application is approved, the primary account is booked on the host processing system...

**14/3,K/36 (Item 32 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00799892 \*\*Image available\*\*

**CUSTOMER DEMAND-INITIATED SYSTEM AND METHOD FOR ON-LINE INFORMATION RETRIEVAL, INTERACTIVE NEGOTIATION, PROCUREMENT, AND EXCHANGE**  
**SYSTEME LANCE SUR DEMANDE DU CLIENT ET PROCEDE POUR LA RECHERCHE D'INFORMATIONS EN LIGNE, LA NEGOTIATION INTERACTIVE, L'ACQUISITION, ET L'ECHANGE**

Patent Applicant/Inventor:

SOLOMON Neal E, 901 Kingston Avenue, Piedmont, CA 94611, US, US

(Residence), US (Nationality)

Legal Representative:

BEVERLY Brian (agent), Suite 2360, One Kaiser Plaza, Oakland, CA 94612, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200133464 A1 20010510 (WO 0133464)

Application: WO 2000US30249 20001101 (PCT/WO US0030249)

Priority Application: US 99162932 19991101

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 34629

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... process the payment (8170) based upon the check acceptance policy.

If the user requests an **extension** of **credit** in order to complete the transaction (8180), the system requires the user to fill out a **credit application** (8200), and sends the customer's information to the credit provider (8220). Once credit is...

**14/3,K/37 (Item 33 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00776234 \*\*Image available\*\*

**ELECTRONIC FINANCING SYSTEM**

**SYSTEME DE FINANCEMENT ELECTRONIQUE**

Patent Applicant/Assignee:

AUTOBYTEL COM INC, 18872 MacArthur Blvd., Irvine, CA 92612, US, US

(Residence), US (Nationality)

Inventor(s):

WALKER Timothy, 2855 Baxter, Tustin, CA 92782, US,

Legal Representative:

ALTMAN Daniel E (agent), Knobbe, Martens, Olson And Bear, LLP, 620  
Newport Center Drive, 16th floor, Newport Beach, CA 92660, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109787 A2 20010208 (WO 0109787)

Application: WO 2000US19745 20000719 (PCT/WO US0019745)

Priority Application: US 99364672 19990730

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE  
EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ  
VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6014

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... bills and identified patterns in the credit bureau data that  
correlated to late payment.

Other **credit scoring** models have been developed from different  
sources of data. In addition, custom scoring models can...

...developed from a business's own data, such as its own customer  
information taken from **credit application** forms and **credit** bureau  
reports.

Typically, **credit** agency **scores** are based on five main categories of  
credit information. These are, in order from most the buyer, given the  
information completed in the **credit application**, a **credit score**  
module 1 1 5 determines a score for the buyer. As discussed above, this  
score is based on the buyer's past payment and **credit** history. Once the  
**credit score** module 1 1 5 has determined a numerical score for the  
buyer, that **scoring** information, along with other **credit** data is fed  
into a filter module 120.

The filter module 120 includes a pre...

...Examples of Lending Criteria

Bank Rule 1 Rule 2 Rule 3

1 Income > \$50,000 **Credit score** > 80 Must own home

2. Income > \$25,000 **Credit score** > 75 **Product** < \$15,000

3. Income > \$20,000 **Credit score** > 95 **Product** < \$10,000

As indicated in Table 1, Bank 1 might loan money to only high...

...incomes of \$25,000 or more. Each bank defines its own filter so that  
only **credit applications** that are likely to be approved are sent to  
the bank. This prevents the bank from spending resources to analyze  
**credit applications** that are not likely to be approved.

Once the **credit application** 1 00 has been **scored** in the **credit**



**score** module 1 1 5 and filtered through the filter module 120, copies of the **credit application** 130A-B are sent to banks 40A-B. Thus, the single **credit application** 100 is divided into several copies and distributed to all of the banks whose criteria...the product identification number is preferably the Vehicle Identification Number (VIN) of the vehicle.

The **credit application**0 is then transmitted to a credit agency at a state 206 in order to determine a **score** for the buyer. One **credit** agency that provides such a service on-line is LendingTree, Inc. (www.lendingtree.com). The transmission of the **credit** information to be **scored** is part of the process undertaken within the **credit score** module 1 1 5 (Figure 2). It should be realized, however, that the **credit scoring** process can be performed by either sending **credit** information, and receiving **credit scores** or by maintaining a **credit** database within the main computer that is accessed to a determine **credit score** for the buyer.

If the **credit score** module 1 1 5 sends out the **credit** information to an on-line **scoring** agency, the process 200 then receives the score at a state 208 and moves to...

...whether the particular buyer meets the bank's lending criteria is made based on the **credit score** received at state 208, the specifications of the product, other credit data taken from the **credit application** .

If the lending criterion is not met at the state 214, the process 200 moves...

14/3,K/38 (Item 34 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00527732 \*\*Image available\*\*

**METHOD AND COMPUTER NETWORK FOR COORDINATING A LOAN OVER THE INTERNET  
PROCEDE ET RESEAU INFORMATIQUE SERVANT A COORDONNER UN PRET SUR INTERNET**  
Patent Applicant/Assignee:

LEBDA Douglas,  
STIEGLER Richard,

Inventor(s):

LEBDA Douglas,  
STIEGLER Richard,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9959084 A1 19991118

Application: WO 99US10144 19990507 (PCT/WO US9910144)

Priority Application: US 9875136 19980508

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA

UG US UZ VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ

TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI

CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 9447

Main International Patent Class: **G06F-017/30**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

Search Performed by Sylvia Keys 27-May-04

... storing and manipulating the credit application in a database.

In stage 5, a Fair Isaac **Credit Score** is obtained based upon the **credit application** and that **score** is matched to the application and stored in the database. Next, in stage 6, the...

Claim

... to the computing means.

49 A computer-implemented method for coordinating submission of an electronic **credit application** between a consumer and lending institutions via a distributed computer network, comprising the steps of:  
receiving credit data for the electronic **credit application** from the consumer via the distributed computer network;  
comparing the credit data to selection criteria useful for selecting a successful **credit application**, the selection criteria corresponding to each of the lending institutions;  
in response to the credit...

...The method as claimed in claim 49 further comprising the step of providing the electronic **credit application** to the identified lending institutions by transmitting the credit data to the identified lending institutions...

...method as claimed in claim 49, further comprising the steps of:  
obtaining a Fair Isaac **Credit Score** based upon the **credit** data supplied by the consumer in response to completing the electronic **credit application**; and  
supplementing the credit data with the Fair Isaac **Credit Score**.

52 The method as claimed in claim 49, wherein the comparing step comprises:  
(a) obtaining...

14/3,K/39 (Item 35 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00409301

**ASSESSMENT, PREVENTION AND TREATMENT OF ORAL DISEASE**

**EVALUATION, PREVENTION ET TRAITEMENT DES MALADIES DE LA BOUCHE**

Patent Applicant/Assignee:

THE ORALIFE GROUP INC,

Inventor(s):

LEAVENS Gerald Joseph,

PERRY Oliver Ross,

VOSYLIUS Richard Algirdas,

BORTOLOTTI Mark Joseph,

HOUDEN Douglas Ross,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9750046 A2 19971231

Application: WO 97CA448 19970623 (PCT/WO CA9700448)

Search Performed by Sylvia Keys 27-May-04

Priority Application: US 96668929 19960621; US 96705985 19960830  
Designated States: AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
Publication Language: English  
Fulltext Word Count: 15654

Main International Patent Class: **G06F-019/00**  
Fulltext Availability:  
Detailed Description

Detailed Description

... or for which only a portion of the expense is covered by an insurer. A **credit request** forril is downloaded from the web server 20 on demand. The authorized user completes the **credit request** forril with information provided by the patient. On receipt of the credit variables, the web...

...or credit union which has agreed to extend the credit to patients assuming that their **credit rating** is acceptable. The request form is downloaded to the institution's computer system, which may...

...or the like, and the institution processes the request, The processing normally involves contacting a **credit** rating agency to determine the **credit rating** of the patient. The **credit request** is then accepted or rejected and an advisement is sent back to web server 20...

14/3,K/40 (Item 36 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00381330 \*\*Image available\*\*

**SYSTEM AND METHOD FOR PERFORMING ON-LINE REVIEWS AND APPROVALS OF CREDIT AND LIABILITY APPLICATIONS**  
**SYSTEME ET PROCEDE PERMETTANT DE REVOIR ET D'APPROUVER EN DIRECT DES APPLICATIONS RELATIVES AUX CREDITS ET AUX DETTES**

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

WALKER Darcy,  
SUSSMAN Lawrence J,  
MAYR Mona,  
DEAN Charles G Jr,  
SEIB Dennis,  
MUSCI Richard,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9722073 A1 19970619

Application: WO 96US19228 19961212 (PCT/WO US9619228)

Priority Application: US 958538 19951212; US 96758770 19961203

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB  
GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ  
PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AM  
AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT  
SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 10604

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

#### Detailed Description

... required operating (credit/liability) policies are appropriately completed.

According to the present invention, specifically for **credit requests**, the system immediately analyzes an applicant's **credit** bureau history, automated **credit scoring**, **credit** policies and the applicant's new or existing relationship with the financial institution, if any...a block diagram of the system and method of the present invention.

FIG 2 shows **credit application** status codes, **credit score** response codes and **credit** 1 5 decision messages used with the system and method of the present invention.

FIG...are traditionally paper-intensive.

In addition to credit application processing, this implementation also performs background **credit** worthiness evaluations for non- **credit application** processing (such as to open demand deposit accounts) based upon the applicant's credit bureau...

...present invention provides an expeditious manner in which consumer retail branches can provide an immediate **credit evaluated** response (conditional approval, upsell and/or counter-offer pending required verifications) to qualified applicant **credit requests** (e.g., unsecured and real estate secured), while ensuring that the financial institution's required...monthly debt payments (incorporating estimated monthly payment associated with the newly requested debt) are systematically **evaluated** upon transmission of **credit request** providing the LBR 12 and applicant 10 with knowledge of the maximum exposure that the in **credit evaluation** /processing time as well as a substantial reduction in unit cost processing (i.e., 65... interfaces with the bankcard acquisition system (block 40) to provide almost instantaneous response to a **credit request** (including standard disaster screen and automated **credit score** performed on ACAPS 26, as well as fraud checks, duplicate name processing, and existing card...then maximize cross-sell opportunities with those applicants.

Credit qualification criteria (e.g., disaster screens, **credit scores**, etc.) will systematically **evaluate** an applicant's **credit** worthiness and then determine whether or not a "credit qualified" marker will be displayed on...

...system has been designed to allow a "credit qualified" offer to be converted to a "**credit request**" if the applicant 10 desires more credit than that offered to them in a "credit qualified" manner. Systemic switch to a "**credit request**" re-labels requests and invokes all necessary **credit** evaluation criteria associated with a standard **credit request** (e.g., disaster screens, **credit scores**, debt burden, etc.) and appropriate identification of adverse action reasons if the applicant 10 does not meet the **credit request** criteria.

#### NEAREST COMPETITOR

Credit processing of the present invention is a unique point of differentiation...

14/3,K/41 (Item 37 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00220616      \*\*Image available\*\*  
DIRECT DATA BASE ANALYSIS, FORECASTING AND DIAGNOSIS METHOD  
PROCEDE DE DIAGNOSTIC ET DE PREVISION BASE SUR UNE ANALYSE DIRECTE D'UNE  
BASE DE DONNEES

Patent Applicant/Assignee:

PATTERN RECOGNITION L P,

Inventor(s):

FREY Peter W,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9217853 A2 19921015

Application: WO 92US2757 19920406 (PCT/WO US9202757)

Priority Application: US 91115 19910405

Designated States: AT AU BE CA CH DE DK ES FR GB GR IT JP LU MC NL SE

Publication Language: English

Fulltext Word Count: 9051

Main International Patent Class: G06F-015/40

Fulltext Availability:

Claims

Claim

... a credit card or loan, e.g., to  
banks,, retail stores, or oil Companies. The **credit  
evaluation** of an applicant can be predicted in  
accordance with the method incorporating the present  
invention...together.  
The original,information or data in  
this subset or group of attribute fields is **evaluated**  
to produce derived predictive **values** relative to the  
target event. Thus, in accordance with the present  
invention, the grouping of...with unique outcomes.  
For the purpose of the forgoing example, it  
is assumed that the **credit application** and credit  
bureau values have been napped (using the binary  
classification tree) into a new...to the ultimate question being  
investigated.  
Various combinations of data for each aggregation can  
be **evaluated** and **values** produced respecting the **value**  
of the combinations as a function of the outcome  
being processed. Initially there may be...

...a number which relates to  
the answer being sought. Thus, in conjunction with  
processing of **credit applications**, each combination  
of predictors will have a value corresponding to  
credit worthiness or similar function...that is so off center or  
small as to ultimately be ignored.  
Thus, in the **evaluation** of **credit** card  
ownership, the initial split can be taken utilizing a  
particular type of credit card...

?

17/3,K/1 (Item 1 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
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00539127

Automated currency trade matching system with integral credit checking.  
System zum automatischen Devisenhandel mit integrierter Überprüfung von  
Kreditwürdigkeit.

Système automatique d'échange de devises, avec vérification intégrale du  
credit.

PATENT ASSIGNEE:

REUTERS LIMITED, (1237192), 85 Fleet Street, London, EC4P 4AJ, (GB),  
(applicant designated states: AT;BE;CH;DE;DK;FR;GB;IT;LI;LU;NL;SE)

INVENTOR:

Donner, William, 29 Ridgcroft Road, Bronxville, New York 10708, (US)  
Scala, Timothy F., 52 Warfield Street, Upper Montclair, New York 07043,  
(US)

LEGAL REPRESENTATIVE:

Maurly, Richard Philip et al (52804), MARKS & CLERK, 57-60 Lincoln's Inn  
Fields, London WC2A 3LS, (GB)

PATENT (CC, No, Kind, Date): EP 512702 A2 921111 (Basic)  
EP 512702 A3 930915

APPLICATION (CC, No, Date): EP 92303437 920430;

PRIORITY (CC, No, Date): US 695593 910503

DESIGNATED STATES: AT; BE; CH; DE; DK; FR; GB; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G06F-015/21 ; G06F-015/24

ABSTRACT WORD COUNT: 303

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	728
SPEC A	(English)	EPABF1	8597
Total word count - document A			9325
Total word count - document B			0
Total word count - documents A + B			9325

INTERNATIONAL PATENT CLASS: G06F-015/21 ...

... G06F-015/24

...CLAIMS 5. A system as claimed in any one of claims 1 to 4, wherein the  
credit database comprises a credit rating and a credit line  
for each source of orders, the credit rating comprising an  
alphanumeric character representing the creditworthiness of the order  
source, the credit line comprising an integer representing the  
maximum amount of credit to be extended to the order source, the  
integer being a user-changeable default.

6. A system as...

17/3,K/2 (Item 2 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
(c) 2004 European Patent Office. All rts. reserv.

00430604

System for matching of buyers and sellers with risk minimization.

System zur Verbindung von Käufer und Verkäufer mit Risikominimierung.

Système pour lier un acheteur avec un vendeur avec une minimisation de  
risque.

..SPECIFICATION priority than primary quantity.

Whenever a party initiates a credit change transaction which increases the **credit extended** to one or more counterparties the following sequence of events occurs: credit changes performed; all...

...in which to bid price is equal to or greater than the offer price, are **evaluated** for **trade** potential with standing orders on the opposite side of the book; if any single instrument...

17/3,K/3 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2004 European Patent Office. All rts. reserv.

00401570

**Anonymous matching system**

**Anonymes Geschäftsbeziehungssystem**

**Systeme d'appariement anonyme**

PATENT ASSIGNEE:

REUTERS LIMITED, (1237191), 85 Fleet Street, London, EC4P 4HA, (GB),  
(applicant designated states: CH;DE;FR;GB;LI)

INVENTOR:

Silverman, David L., 51 Dover Hill Drive, Nesconset, New York 11767, (US)  
Keller, Norman, 119 Chestnut Street, Mt. Sinai, New York 11766, (US)

LEGAL REPRESENTATIVE:

Waldren, Robin Michael et al (55602), MARKS & CLERK, 57-60 Lincoln's Inn  
Fields, London WC2A 3LS, (GB)

PATENT (CC, No, Kind, Date): EP 399850 A2 901128 (Basic)  
EP 399850 A3 910911  
EP 399850 B1 951213

APPLICATION (CC, No, Date): EP 90305762 900525;

PRIORITY (CC, No, Date): US 357478 890526

DESIGNATED STATES: CH; DE; FR; GB; LI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 243

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	559
SPEC A	(English)	EPABF1	13131
Total word count - document A			13690
Total word count - document B			0
Total word count - documents A + B			13690

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION priority than primary quantity.

Whenever a party initiates a credit change transaction which increases the **credit extended** to one or more counterparties the following sequence of events occurs: credit changes performed; all...

...in which to bid price is equal to or greater than the offer price, are **evaluated** for **trade** potential with standing orders on the opposite side of the book; if any single instrument...

17/3,K/4 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01091514      \*\*Image available\*\*

**METHODS AND SYSTEMS TO IDENTIFY AND CONTROL PAYMENT FRAUD  
PROCEDES ET SYSTEMES D'IDENTIFICATION ET DE CONTROLE DE PAIEMENTS  
FRAUDULEUX**

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 12500 East Belford Avenue, Englewood, CO  
80112-5939, US, US (Residence), US (Nationality)

Inventor(s):

DENTLER Brian, 704 West Street, P.O. Box 170, Herman, NE 68029-0170, US,  
PLACE Tim, 5118 South 129th Street, Omaha, NE 68137, US,

Legal Representative:

GIBBY Darin J (et al) (agent), Townsend and Townsend and Crew LLP, Two  
Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200413721 A2 20040212 (WO 0413721)

Application: WO 2003US21987 20030714 (PCT/WO US03021987)

Priority Application: US 2002400776 20020802; US 2003618072 20030711

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL  
PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM  
ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6859

Main International Patent Class: **G06F**

Fulltext Availability:



Detailed Description

Detailed Description

... derived from a model that correlates factors statistically relevant to whether a customer will repay **credit** extended through the **credit** account. Generally, the behavior **score** increases in response to favorable behavior by the customer, such as paying requested amounts when ...

17/3,K/5 (Item 2 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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01005200

**AUTOMATIC APPLICATION INFORMATION REVIEW METHOD AND APPARATUS**

**PROCEDE ET APPAREIL D'EXAMEN AUTOMATIQUE D'INFORMATIONS DE DEMANDE D'ADHESION**

Patent Applicant/Inventor:

FOUTZ Gregory L, 16202 E. Park Avenue, Gilbert, AZ 85234, US, US  
(Residence), US (Nationality)

Legal Representative:

STEFFEY Charles E (et al) (agent), P.O. Box 2938, Minneapolis, MN 55402, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200334312 A2 20030424 (WO 0334312)

Application: WO 2002US32912 20021016 (PCT/WO US0232912)

Priority Application: US 2001329905 20011016

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16628

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... invention could be used for applying for utility services (e.g., telephone, cable, electricity, etc.), **extensions** of **credit**, loans, leases, and other tangible or intangible Products. It would be obvious to one of...

...the description herein, to modify the below-described embodiments to apply to these and other **Products**.

Prior art ways of **evaluating** insurance and other types of applications predominantly involve human efforts. In particular, prior art underwriting...

17/3,K/6 (Item 3 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00941470      \*\*Image available\*\*

**HYBRID CREDIT CARD TRANSACTION SYSTEM**

**SYSTEME DE TRANSACTION PAR CARTE DE CREDIT HYBRIDE**

Patent Applicant/Assignee:

UNITED PARCEL SERVICE OF AMERICA INC, 55 Glenlake Parkway, N.E., Atlanta,  
GA 30328, US, US (Residence), US (Nationality)

Inventor(s):

SPEAR Kevin W, 620 Treyburn Manor Drive, Alpharetta, GA 30004, US,

Legal Representative:

CARLIN Gregory J (et al) (agent), Alston & Bird LLP, Bank of America  
Plaza, 101 South Tryon Street, Suite 4000, Charlotte, NC 28280-4000, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200275501 A2-A3 20020926 (WO 0275501)

Application: WO 2002US8521 20020320 (PCT/WO US02008521)

Priority Application: US 2001812452 20010320

Designated States: AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY  
BZ CA CH CN CO CR CU CZ (utility model) CZ DE (utility model) DE DK  
(utility model) DK DM DZ EC EE (utility model) EE ES FI (utility model)  
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK  
(utility model) SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4764

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... use of credit cards is limited by their relatively high fees.

On the other hand, **credit** must typically be **extended** by one of the parties to the other to complete the transaction. **Evaluating** the **credit** -worthiness of the opposing party is difficult and costly, and tends to limit the access...

**17/3,K/7      (Item 4 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00844261      \*\*Image available\*\*

**SYSTEM FOR CONDUCTING BUSINESS OVER THE INTERNET**

**SYSTEME DESTINE A MENER DES AFFAIRES SUR L'INTERNET**

Patent Applicant/Assignee:

PITNEY BOWES INC, One Elmcroft Road, Stamford, CT 06926, US, US  
(Residence), US (Nationality)

Inventor(s):

FOTH Thomas J, 5099 Madison Avenue, Trumbull, CT 06611, US,

RYAN Michael S, 15 Allwood Road, Darien, CT 06820, US,

BEDARD Robert, 535 North Salem Road, Ridgefield, CT 06877, US,

Legal Representative:

MEYER Robert E (agent), Intellectual Property & Technology Law, Pitney  
Bowes Inc., 35 Waterview Drive, P.O. Box 3000, Shelton, CT 06484-8000,  
US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200177848 A1 20011018 (WO 0177848)

Application: WO 2001US11986 20010411 (PCT/WO US0111986)

Priority Application: US 2000547293 20000411

Designated States: AE AG AL AM AU AZ BA BB BG BR BY BZ CA CN CR CU CZ DM DZ

EE GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MA MD MG MK MN MW MX MZ NO NZ PL RO RU SD SG SI SK SL TJ TM TR TT TZ UA

UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 2575

Main International Patent Class: G06F-015/00

International Patent Class: G06F-017/40 ...

... G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... product from a seller 13 over the

internet, processor 17 will determine the buyer's **credit score**. The  
**credit score** is dependent upon: the dollar **value** of the transaction,  
the type of purchase, the level of current outstanding **credit**  
available, the terms **extended** to the buyer 10 from the seller 13 (1 0  
days, 30 days, etc.) and...

17/3,K/8 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806384

**NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND  
METHOD THEREOF**

**GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT  
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US

(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,

2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK

DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

Search Performed by Sylvia Keys 27-May-04

(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 171499

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... inventory, each, of course, with a concomitant price, The result of this multitude of consumer **products** is that the control and consistency of pricing has assumed increasing importance, especially where retailing ...use may be absolutely time-limited (for example, one-day), so that the user may **evaluate** the software **product** for possible purchase of a regular license. Since software can be copied and moved easily...of(1) creators, publishers, and other distributors, of electronic information, (2) financial service (e.g. **credit**) providers, (3) users of (other than financial service providers) information arising from content usage such...

17/3,K/9 (Item 6 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806383

**COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF**

**PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 157840

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:

Detailed Description

Detailed Description

... an embodiment of the present invention, the availability of the manufacturers to perform maintenance and **service** may be monitored utilizing the network. In this embodiment, the manufacturers are scheduled to perform...utilize the callback system on a regular basis a custom profile is provided as an **extension** to the users existing profile information. The custom profile allows a user to store frequent ...

17/3,K/10 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00788833 \*\*Image available\*\*

**IDENTITY AUTHENTICATION SYSTEM AND METHOD**

**SYSTEME ET PROCEDE D'AUTHENTIFICATION D'IDENTITE**

Patent Applicant/Inventor:

BLACK Gerald R, 30590 Southfield Road, Suite 160, Southfield, MI 48076,  
US, US (Residence), US (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200122351 A1 20010329 (WO 0122351)

Application: WO 2000US19652 20000718 (PCT/WO US0019652)

Priority Application: US 99154590 19990917; US 99163433 19991103; US  
2000177390 20000120; US 2000490687 20000124; US 2000535411 20000324; US  
2000207892 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15766

...International Patent Class: **G06F-009/06**

Fulltext Availability:

Claims

Claim

... invention provides improved user convenience for debit, pre-paid, and stored-value type transactions. No **credit** is **extended** to the user, who pays for his/her account in advance. This variation opens the financial system to everyone, regardless of **credit rating**, class, or legal standing. The user does not need bank affiliation, since the account is...

...financial institution by transferring cash, checks, money order, or credit cards into the account. Since **credit** is not being **extended** to the user, less information is needed. Registration occurs directly with a financial institution, or...

17/3,K/11 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00784137

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR DISTRIBUTED GARBAGE  
COLLECTION IN ENVIRONMENT SERVICES PATTERNS  
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION EN MATIERE DE RECUPERATION  
D'ESPACE REPARTI DANS DES MOTIFS DE SERVICES D'ENVIRONNEMENT

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6416 Peak Vista Circle, Colorado Springs, CO 80918  
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill  
Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116729 A2-A3 20010308 (WO 0116729)

Application: WO 2000US24238 20000831 (PCT/WO US0024238)

Priority Application: US 99386435 19990831

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Word Count: 150959

Main International Patent Class: G06F-009/44

International Patent Class: G06F-009/46

Fulltext Availability:

Detailed Description

Detailed Description

... execution, development and operations 502,504,506.

Both the core services and the delivery vehicle **extensions** require support in all three environments. The cube illustrates that different delivery vehicles may require...a limited subset of the Document Services described in this section. This should be carefully **evaluated** when considering these **products** to provide document management services.

Access 1408

Access Services support document creation, maintenance and retrieval... that are important to your specific environment.

What is the client's vendor direction?

When **evaluating** a middleware **product**, it's important to consider the clients relationships with vendors in the technology market. For example  
...

...build additional security into the overall solution.

Is yclient interested in a stable or emerging **product**?

Vendors should be **evaluated** on the quality of **service** they offer, their market share, the age of their product, the installed base of their ...production copies, etc.), vendor industry, alignment of mission and vision with that of potential customer/ **evaluator**, **product** philosophy, long-term **product** plans/strategy, and vendor's training.

How well does a product integrate with the current...also implementations of CICS in the UNIX environment, but they were not included in this **evaluation**.)

Possible **Product** Options

Tuxedo; CICS/6000; Encina; MS Transaction Server; Sybase Jaguar; TOP END; openUTM;

TransIT Open...

17/3,K/12 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00348337 \*\*Image available\*\*

**METHOD OF AND SYSTEM FOR DETERMINING AND ASSESSING CREDIT RISKS**

**PROCEDE ET SYSTEME POUR DETERMINER ET EVALUER LES RISQUES DE CREDIT**

Patent Applicant/Assignee:

HOGAN SYSTEMS INC,

Inventor(s):

WAINSCOTT Charles R,

DAY Ken,

PRIEBE Tony,

TIETZ Matthew R,

YUCHS Jane L,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9630850 A1 19961003

Application: WO 96US4368 19960328 (PCT/WO US9604368)

Search Performed by Sylvia Keys 27-May-04

Priority Application: US 95413697 19950330  
Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB  
GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL  
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AM AZ  
BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
BF BJ CF CG CI CM GA GN ML MR NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 22011

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... credit  
portfolio can be expressed as a weighted average risk  
rating derived from individual risk **ratings** assigned to  
each of its **credit extensions**. Risk **ratings** provide a  
consistent standard of measurement used to track problem  
credits, anticipate future losses, and...

17/3,K/13 (Item 10 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00344642

**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS  
PROTECTION**

**SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION  
ELECTRONIQUE DES DROITS**

Patent Applicant/Assignee:  
ELECTRONIC PUBLISHING RESOURCES INC,  
Inventor(s):  
GINTER Karl L,  
SHEAR Victor H,  
SPAHN Francis J,  
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627155 A2 19960906  
Application: WO 96US2303 19960213 (PCT/WO US9602303)  
Priority Application: US 95388107 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB  
GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL  
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY  
KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF  
CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English  
Fulltext Word Count: 207972

Main International Patent Class: **G06F-001/00**  
International Patent Class: **G06F-17:60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... requirements, including use limitations, into an 'extended'  
agreement comprising an overall electronic business model. This  
**extended** agreement is represented by electronic content control  
information that can automatically enforce agreed upon rights...283